

A M P H I T H A L A M I,

Or,

# The Accomptants Clofet,

Being an Abbridgment of

M E R C H A N T S - A C C O U N T S

kept by *Debitors* and *Creditors*;

Exactly and accurately shewing how to order, state and keep  
Accounts either of a publick Farm or private Estate  
into a single Book, without a Memorial and  
Journal, or Annual; whereby Calculation may be  
made at pleasure of the Advance or Arrear, Gain and  
Loss, of the whole Stock and Architecture.

A N E W M E T H O D,

Illustrated and Inlarged with necessary Instructions and In-  
ferences of the *Essential parts* of *Traffick*, as also of *Denomina-  
tion, Valuation and Reduction* of *Moneys, Weights and Measures* of divers  
Climates of the World.

*David. Ogilvy 1716 2<sup>nd</sup> 9<sup>th</sup>*

Very useful and convenient for *Lords, Knights, Gentlemen, Com-  
missioners, Treasurers, Comptrollers, Auditors, Farmers, Merchants,  
Factors, Stewards*, and all degrees of Men.

Digested into two parts.

The First whereof is called L I T E R A . A .

*Invented and Composed* by A B R A H A M L I S E T Gent.

L O N D O N,

Printed by *James Fleisher*, for *Nicholas Bourne* at the South entrance of the  
Royal-Exchange, 1660.

9/25/47

A M P H I T H E A T R U M

OR

# The Accomplish'd Closter

Being an Abbridgment of

## MERCHANTS ACCOUNTS

Kept by Debtors and Creditors

and accurately shewing how to order state and keep  
Accounts either of a publick Trade or private Estate  
into a single Book, without a Memorial and  
Journal or Annual, whereby Calculation may be  
made of the Advance or Waste of Goods  
and of the whole Stock and Profit.

A NEW METHOD,

of recording and relating with necessary Instructions and In-  
structions of the several parts of Trade, as also of Debts and  
Credits, and the manner of keeping them, by which the  
Growth and Decline of the Trade may be known.

By JOHN HADLEY, Merchant, and Surveyor of the Customs for the City of London.

Printed by J. Sturges, at the Sign of the Anchor, in St. Dunstons Church-yard, near the North Gate.

1700.

Hadley





## The P R E F A C E to the Reader.

**T**H E intrinsecal scope of any *Maxime*, courteous and (therein) learned Reader, hath either to purpose a benefit or a pleasure, whereof generous Spirits in effect never will make any difference, but at a distance, in that they will get the true benefit by the solid pleasure, and the infallible pleasure by the benefit thereof. We use to supply the decay of corporal strength by necessary food and nourishment, Our Spirit or Mind (within speaking with us) cannot otherwise well be fed, but by solid Learning, yet never be satisfied; which is a strange thing of the more then humane mind of man, in that no man in this transitorie condition will be found never so ingenious and learned who could not yet learn and comprehend much more. Our Mind is no circumferred vessel, that could but contain a certain quantity; nay it is infinite, endles, unsearchable, all capable, that in all things can find a period save in it self, and happily can be wearied out, but never be satisfied and replenished with learning and knowledg so much as not to desire to know and learn still much more. Now if naturally all men are desirous of Knowledg, then the question is, Why such a desire is not apparent and visible with all men? Answer, In as much as a hungry Stomack hath no appetite for loathsome nor over-hot meats, whereof it cannot partake, so likewise every man desires to know, but not ever that which is necessary and requisite for him, nor by the means he abhors and shuns: nay many men desire for raw and unwholesome fruits when they stand more in need of Physick.

Some are of opinion that it is much better to learn but one thing artificially and fundamentally, then to keep our selves pel-mel upon many Sciences at once. But others there are that think themselves to be expert of all things, and yet never desire to learn so much perfectly as but a single one. For the first opinion these Reasons and Arguments here ensuing are alledged: Whereas Knowledg and Sciences being gifts of the Mind and treasures of the Spirit, as also the felicity of Riches doth not consist in the possession but lawfull use thereof, so likewise it is insufficient to know much, but such knowledg indeed must be improved which can be performed much better by such a man that makes but one thing his constant Study, then by another who learns much, but altogether imperfectly; thence it comes that a great confusion is occasioned in the Mind of man as incapable to comprehend several things (no more then our eye properly can object but one thing) at once. If we consider the shortness of our life and the many things we are to study, then we will see we have scarce time enough to learn but that one thing whercunto we are ordained by Nature. And from thence it is why that excellent Lord and Chancellor of England Verulam was of opinion that there should be written a particular book of every Creature, as a book of Salt, a book of Sulphur, and another book of Coals, &c. For (saith he) in that we desire to know all things, we do not know any thing perfectly; no more then the Current of a River having several arms or irregular waies will run as swiftly as that which flows straight forward and regularly. Many men if compelled against their own inclination unto any work of the Brain, (for that of the hands



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having another Nature ) can perfect but little to purpose by all their industry ; and thence it is said , that such a one is born ( as it were ) for Poetry, and another for Painting, or Musick and the like. But forasmuch as there never hath been any body indued by Nature with all gifts together and at once, so a man can be but fit for one thing, and if educated and instructed in the same from his minority, he may certainly attain to the highest pitch of perfection. But those men who think to learn all together are most like unto a certain country Swain that endeavoured to pull the Horses tail altogether off at once.

But those who are of opinion that many things, if not perfectly, yet sufficiently may be learned and comprehended altogether at one and the same time, do alledge these and the like reasons, viz. That there is nothing in this world which hath not many uses and benefits, and to find out which requires many waies trial ; but what Science is there which is not united and knitted with many other Arts ? therefore, say they, it is necessary that all should be comprehended and brought together, according to art, in an orderly Method.

The mind of man being a perpetual and constant fire that cannot be kept long by one Pill ; it being an immortal Spirit that cannot be satisfied in this concave of fading vanity, but is ordained as it were to search and apprehend the great mysteries of God and it's own Nature ; Who is it then that will resist such a power except he that doth not understand the same within himself ? So likewise is the Term of life not too short, if it were not shortened by unprofitable work, and Death furthered by a disorderly living. From whence is it that the innate desire to know all things comes, if we must content our selves with but one thing, which yet not only would be tedious but also of little advantage and benefit to us, since there is no part which contains all the rest, but they are divided distinctly and peculiarly according to their dimensions ? Considering the Knowledge of many tongues, it first was given unto the Apostles for the propagation of the Word of God, and at this day still is very necessary for all Divines. Why then should it be said, this man doth understand the Hebrew, and therefore he cannot learn the Syriack or Arabick tongue, another doth speak Latin, and therefore he cannot learn Italian or Spanish ? To the contrary, it will rather follow that such a man can attain to the Knowledge of the rest by so much the easier as he doth speak or understand the Original : the like condition it hath with all other Parts.

The deciding of this Question consists first in it's proper Sense, and then in the Difference of mens Spirits. If by the word Part or Science be understood the original Knowledge of a thing, then it will rather be better to know all or much then but one thing ; but if there be meant by it a foretaste and learning in part only, then it will be better to know but one thing singly well and thoroughly, then many things poorly. For a shot into the mark is better then twenty at rovers ; a Science leading unto truth is better then hundred others that lead off from truth. But how we are to shun all needless superfluity, and to trace the next way unto all manners of learning, we will refer the Reader to it's place.

But inasmuch as the Shapes and Gestures of all men are differing one from another, so likewise are their Spirits. Some there are indeed who resemble those beauties that easily can win every heart to themselves ; and unto such nothing seems impossible, but they are apt to learn all things which they undertake without any difficulty. Some are of a meaner sort, which for the most part are more fit for the common use, they learn much by diligent industry, but remain ever in their apprenticeship, and never are contented with what they purchase. But some are altogether deformed Spirits, being scarce so apt to discern what serves for their livelyhood, and such men ( for the most part ) must maintain themselves by their handy-craft work and drudgery. The Scope also is considerable which some one or other man aims at, and whereunto his object is prefixed ; that man that is addicted unto a certain principal Science, must bestow his Industry much otherwise then he who studies but for his pleasure. 'Tis the saying of Plato, that Nature ( destining every man unto a certain thing ) did bestow unto some men a Gold mind, to some other men an Argentine mind, and to the rest a mind of Iron ; and it is well known that one Metal is not appliable nor fit instead of another, but each in its proper place : and in such a skilfull use consisteth the felicity of Governments.

And



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And therefore seeing that the Lord of all Goodness did not impart unto every Country all sorts of Fruits and Commodities, nor unto every Man all sorts and manners of Spiritual gifts; it is most necessary to have an universal intercourse and correspondence both of Trade, Arts, Sciences, and all good things, for the general dealing in such precious Commodities: but the enemies of Vertue ought not to be admitted thereunto. To which end the Author of this Book did venture to appear upon the Stage and Publick Market-place with his first Summer-fruits, of a short Method, and new way of Accompts, for the manage and dealing of all the rest: withall confessing that the Excellency thereof consists not in its literal composure, but in the wise practice and use thereof; no more then a Harp (or some other musical Instrument) with its severall and distinct strings, of it self will give any comfort; if it be not strained unto a pleasant and delightfull Harmony or tune by some skilfull Hands: yet for all that it may fitly be termed an Artificial and Exquisite Mirrour of other Mysteries, as it is of Divinity, Justice, Reason of State and Natural Maximes. As for instance, whereas there immediately proceeds from the only God, the Holy Trinity, producing Life, Light, Love and all Essential goodness, which furthermore appear in severall powerfull operations; as it doth in Faith, Charity, Hope, Patience, Humility, Prayers, and all other Vertues; and so to the glory of God the Author and the good of man perpetually are going about circular, as it were, for all Eternity: So likewise proceeds from the account of the Stock a Treble account of all Effects, Money and Gain; and from which furthermore rise and grow all the other accounts, Debtors and Creditors, as its consequent branches and boughs, still returning from Ballance to Ballance, unto the first Spring and Original thereof. And forasmuch as Faith without Charity in a manner is dead, so likewise will be the Estate without Gain, the one being revived and cherished by the other: whereas to the contrary it were altogether dead and unprofitable if gain were wanting; but being together they are as it were, one the body, and the other the soul and life thereof.

Truth, Justice and Equity being represented, in that the least Fault, Error or Transgression will not be undiscovered or unremedied by the Ballance, as an infallible Umpire and just Judge thereof.

Moreover concerning things Polemical and Private, it will shew with much ease and delight how we may not only keep and preserve that which we have already in our possession, but also how it may fitly be augmented and improved. But that consists chiefly in the well-ordered application thereof, and especially if we observe these ensuing Rules, viz. Devout Prayers, diligent Industry, a merry Mind, a Conscience void of offence, not to inquire after Strange things, not to believe our own Fancy; not to be offended at a merry Word in jest; to seek Honour among our likenesse, to instruct the Ignorant, to learn of the Wise, to ask what we do not understand, to be courteous towards all Men; seeing it is an infallible Maxim, Who speaks well will be commended, who doth well will be done well unto, who strives after renown must behave himself gentle, who dislikes sincerity cannot be counted pious. As for example, if our Ability and Effects rightly be stated to account, then we may make use thereof even with profit and pleasure, either in our life-time or at our decease, both as a Mirrour, Inventory, Testament and Last will towards our Heirs and Successors. Besides that we may see from time to time how far the Talent which God hath trusted us with, corresponding with the Improvement, how nigh the Gain doth ballance the Loss, in which defects appear, and how any thing amiss may be remedied. Item, what course might be taken towards any advantageous designe and occasion, with such like innumerable Consequences, which for brevities sake are left to the serious Consideration of the Ingenious Practitioner.

As for the common and usual way of the so-called Italian Book-keeping, the Author of this Book is not Ignorant: but seeing those Volumes which as yet are exstant in severall languages are altogether very large and circumstantial, consisting commonly of 3, 6, 7, or more Books, as is Memorial or Waste-book, Cash-book, Book of Charges and Expences, Book of Bills of Exchange, Books of Accounts, Bills and Acquittances, Copie-book, Journal, Mensal, Annual and Lieger, &c. and in regard that hitherto no such Exact and short Method did arrive to his hand, he did presume, so as for the good of the Publick and the love to his



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Neighbour, to compose this short abridgement of a well-proportioned and ordered Principal-book or Lieger, containing as it were all the rest as aforesaid, with this confidence, that haply he may prove at least useful and serviceable unto some that are capable thereof; desiring neither Vain glory nor undeserved Blame for all his pain and industry, but rather hoping that the curious Practitioner will not be found negligent at any occasion to supply the imperfection of this work with his more perspicuous Ingeniosty, and where he shall see it necessary, to adde such other accounts requisite thereunto as would beautifie the whole Structure so much the more. He for his part is very willing to be instructed by any ingenious man, not only in this, but also in all other things, being assured that he did not at leastwise intend to offend any body, if not haply he hath made way for many others unto Vertue and Knowledge; accounting the singularity of this Work as an unmoveable Pillar on the High-ways, by which an unexpected Traveller may fare well, and another more expert one not be served at all. And moreover it can be possible that the like Work would be unfeasable unto many, who although they did not want sufficient Skill and Knowledge, yet had need of industry and opportunity requisite thereunto. A short Account without either pleasure or profit must needs be tedious: the Proportion of goodness is the thing aimed at, and not the Multiplicity of words. The Love of a man towards his Country and the Zeal unto all Liberal Sciences are commendable only in their purity and naked sincerity. Part of Learning is a special gift of God imparted unto man, and is not prohibited by his Law, but by the Ordinances of Mahomet; leading from evil unto good, mitigating the present infirmities, and governing the appetite. What Socrates said once of a Looking-glass, that cannot improperly be applied to parts and learning; Yea if a man only for his internal Intellects and not for his external Regard is to be counted a man, then respect is chiefly to be had unto its adoration and embellishment, and so the Proverb is verified, Speak that I may see you. That man only is to be accounted Wise whose Knowledge is more for Profit then for an Outward shew: For it needs must be better to know yet something though needles, then to know nothing at all.

Furthermore, it rests yet to say, that those men who are determined to publish any thing in print, are most like to those who are building on the publick streets, they must get the stones either from old buildings or out of a new Quarry: the first is not so difficult, and yet requires almost more industry then skill; but the other being more Cumbrous and Honourable. Of such a literal Fabrick we are first to calculate the whole Architecture, and then to begin at the lowest Foundation, and so raise it by little and little very artificially and curiously to the top; if otherwise we desire not to get more Blame then Fame by it, or to lose again the Renowne which at first we did get by the work thereafter ensuing. Those Scoffers that pass by we must suffer to talk and judge their fill of it, with this assurance, that others again will judge very meanly of their Judgement.

There are so many books published that it seems almost difficult well to chuse of them: yet of those several sorts of Spirits of men many more are to be found that will differ in opinion and judgment; and therefore we ought not so much to look upon the Ingenuous only, neither upon the Unskilfull, nor upon the Niggards, nor upon the Lovers of Poesy, Painting, or of Musick, &c. but upon all together, as Pipes and Organs, conveying Knowledge unto our Capacitie. I must confess we live in a skilfull time, wherein Circumspection is very necessary, and never will be immature as well in Writing as in Speaking. Certes, no sufficient Schooles have been had as yet, in which upon all occasion we could have learned either so to order and temper our Speech and Silence, or to appropriate the Knowledge, of all Sciences unto our selves. Ingenious men having even as well different affects, & the better opinion are sometimes in variance amongst themselves. One man cannot well fashion his things, another did not read much; one wants Words, another lacks Discretion and Knowledge, a third needs will appropriate Parts & Eloquence altogether unto himself, desiring to be heard of every body, but himself will not hearken to any body, not considering that there is a time to speak, and another time to be silent, never a one in which all at once is to be spoken. It is of more then but a little concernment, that a man from his minority is addicted unto good books and company, to the end that precious time might not be lost, which God had at first in such an Esteem, that he required the seventh part thereof as the Sabbath, whereas of all other things he commanded but the



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the tenth part to be given. Now inasmuch as we are to shun and neglect bad and foolish Books, so likewise are we (as I conceive in my opinion) to flie and abhor the vicious and naughty ones, since Conscience is not safe by the first, and by the second our Mind cannot be satisfied. He who frequents lewd company must either be like unto them, or else be their Adversary; nay, he must either vindicate their Vices and Malice, or not resist their Ignorance. Many Contrarieties and Enmities there are hid in Nature (whose causes are not yet found out) but no greater Contrariety or Enmity can be had betwixt Vertue and Vice, Knowledge and Ignorance, then unprofitable Books and Exercises or Discourses, for they rather will infect good manners, then good Books and solid Discourses and Exercises will remedy ill manners; and albeit some few things there may be in a naughty Book which are haply not to be slighted, yet they ever will be either of an acetous or disgustfull taste, most like unto those wilde fruits of an ingrafted Tree, which neither can be eaten by a dainty mouth, nor digested by a feeble Stomach.

Who now of the Readers do perswade themselves that the Author of this Book seeks to purchase a lasting name, greatly deceive themselves in their conceived opinion; for he sufficiently did learn to distinguish the Vanity of such purpose; and doth know very well, that in this Mortality nothing immortal can be had or gotten. Why then should a man be so bold as to boast of that which is not his, seeing he received all, and especially the gift of the Mind, originally of God, according to the known Scripture in James 1. 17. Every good gift and every perfect gift is from above, and cometh down from the Father of Lights, Ecclesiasticus 1. 1. All wisdom cometh of the Lord, and is with him for ever. The vanity of such Remembrance is in many mens opinion, and commonly in such mens who know least of all. But what is the Name of man else but a volatile sound that flies away with the lightness of the Air? Why then should such a shadow of Vanity eclipse the eye of our crazie mind? What would it avail to our Soul (after its farwell taken from the World) if it could partake of the same Vain-glory or not? For neither can the grievous torment of Hell be mitigated or moderated, nor the Eternal Joy of Heaven be Augmented thereby. And yet nevertheless many men are thus drunk with such desire of Vain-glory, that they not being sensible of their own Mind will be confounded at last. But much less is the Authors design to get great Riches and Wealth by his undertaking, he being as it were his own Accomptant, and one that must purchase his pleasure and profit with great pain and industry. That man that is not ignorant of the little esteem which all Arts of Peace have had in these later times of War, will believe very easily that very little can be got, but more be lost then gained by writing of Books. To conclude, the scope of this work is chiefly intended for the delightful benefit of the ingenuous Practitioner, in that such things are propounded and stated which at his pleasure he can practise and reform according to his own occasion and industry, unto whose cordial and continual affection we recommend our selves.

But as for Momus and those scurrillors that censure and blame all things, we shall give this Caveat, that Your Censure will be censured again by more Ingenuous men. You resemble those African Painters that represent the Angels black and the Devils white. Another delineating all Nations with their proper habits, but as he came to the Frenchman he drew him altogether naked with a piece of Cloth and a pair of Scissers under his Arms, to signifie so much, that this man only could not find anything which he should like constantly. And therefore if we can please all but you, then take the Scissers and cut your self a Miter according to your own Chimeras; but be sure to free your self first (like the Hauke) of the straps, if so be that Custom only and not Nature did tie you withall. And so we bid you farewell.

## Direction,

*for the better understanding of, and attaining to, this Art of*

## BOOK-KEEPING.

**T**AKE notice that in every Account or Page the Margent sheweth the Year and the Month : The two first Lines represent the Day of the Month when such things, thereafter specified, either were done or brought to Account. The first word *To*, in the *Debet*, refers to the *Creditor* ; and the first word *By*, in the *Credit*, refers to the *Debtor* of that Parcel, and is to be found by the direction of the two second Lines, signifying the Page of the Book where the money of that parcel specified in the next three Lines thereafter ensuing either is Credited or Indebted. All Accounts being of a double nature, that is to say, where in one Page a *Debtor* is, there in another Account or Page must needs be a *Creditor* also of the same Parcel, under what name or notion soever, otherwaies no just *Ballance* could be made : as the Account of the *Stock*, being the main Ground-work, and as it were an Inventory or Specification of every distinct and particular Parcel of the entire and whole Estate, must be charged each distinctly in its proper nature or essence by a particular Account, referring to the same Account of the *Stock* again ; to the end the Use and Improvement thereof may be distinguished from the Rest, and Calculation made accordingly by *Gain* and *Loss*. And so from time to time the Intercourse of Money, the Charges and Expences, the Accounts, Bills and Certificates concerning Rents, Leases, Excises, Assessments, Imposts, Revenues, Orders, Trade, Commissions and the like, of the respective Merchants, Factors, Correspondents, Stewards, Farmers, Auditors, Comptrollers, Treasurers and Commissioners, must be stated and charged by their proper and particular Accounts ; ever observing their due order, either in proceeding from, or reflecting to, their primitive cause and original. As soon as any Account is ingrossed and stated in the Book, then the name thereof is to be conveyed unto the Table, and there placed where the first letter of the Surname is to be found, with the number of the Page thereof, to the end it may direct you to it again upon any occasion, as by the Table hereafter ensuing may be seen.

The



# The Table of the several Accounts of this Book. L<sup>a</sup> A.

A	Account Particular	19.	N		
	Adventure land in Ireland	29.			
	Andrews Backer	37.			
B			O		
	Backer Andrews	37.			
	Bills of Exchange	39.			
C	Ballance	43.	P	Particular account	19.
	Capital or Stock	1.		Paywell the Farmerie	31.
	Cash	41. 13.			
D	Charges and Expences	21.	Q		
E			R		
	Expences and Charges	21.			
	Edward Holt, Taylour	33.			
F	Exchange Bills	39.	S	Stock or Capital	1.
	Forest and Manour of Increase	7.		Speedwell the Manour	5.
	Faithfull John, Steward of the household	15.		States of England	7.
G	Farmerie of Paywell	31.	T	Ships at Sea	11.
	Goods and several Houses London	9.		Trusty James of Dover Factor	23.
	Goods and Commodities for my account	25.			
H	Gain and Loss	35.	V	Vincent S <sup>r</sup> Thomas Knight	3.
	Houses and several Goods London	9.			
	Honest, Steward of the Manours	17.			
I	Holt Edward, Taylour	33.	W	Wares for account of M <sup>r</sup> Goodtrade	27.
	Ireland S <sup>r</sup> John Knight	3.			
	Ireland adventure Land	29.			
K	James Trustie of Dover Factor	23.	X		
L			Y		
	Land adventure in Ireland	29.			
	Lord States of the Netherlands	33.			
M	Loss and Gain	35.	Z		
	Manour of Speedwell	5.			
	Manour and Forrest of Increase	7.			

1658		The Stock is Debtor.	folio	1	li.	s.	d.
January.	2	To Sr John Ireland K <sup>t</sup> . for Mony lent upon bond the 25 <sup>th</sup> of March 1657. to be paid again within a years time, at 6 per Cent. for interest.		4	1000	—	—
December.	31	To Ballance, L <sup>a</sup> A. li. 60928. 12 s. for tranfport of this account to a new Volumne L <sup>a</sup> B.		44	60928	12	—
					li. 61928	12	—

*Note,* That this account of the *Stock* is the main ground-work of all the book and other accounts; or the body whereof the other accounts are members: and therefore as the office of the one is to nourish and cherish the others, so the duty of these are to administer unto the first; and to the end we may know what every member or branch can or will doe in its office: then we are first to make an Inventory or specification of each particular, in its proper nature and essence. So that we place each branch or member of our Estate distinctly to a particular account, as it is here to be seen in several parcels: and first by the *Manour of Speedwell* in *Credit*, which being a parcel of the *Stock*, and of a differing nature from the rest, we are to Convey it from thence in the same Title upon a particular account, on the next page thereafter ensuing, on the left side of the pages in *Debet*, with these or the like words, The *Manour of Speedwell* in the County of *Succeffe* (lying 12 miles from *Goodfort*) is indebted; which being the Title-page or head of that account, you let it stand above by it self, and proceed unto the particulars, why and to whom it is indebted, which shews it self to be, To the *Stock*, for the value of such and such Houses, Lands and Chattels specified there, li. 5000. which being thus placed and stated to account, you are to proceed with the *Manour* and *Forrest of Increase*, and all the rest of the parcels of the *Stock* accordingly, in order to the first, giving every parcel his particular account, so that all those in *Credit* of the *Stock*, may be as many *Debtors* by themselves; and to the contrary, those that are *Debtors* of the *Stock*, may be *Creditors* by themselves. Referring one unto another, to the end ballance may be made at pleasure: and so the foundation of your building will be laid, and ready to support a curious Architecture.



1658

## The Stock is Creditor.

folio

li. s. d.

January.	2	By the <i>Manour</i> of <i>Speedwell</i> , li. 5000. according as it was valued to be worth, consisting in two fair Houses, a Dairie, 500 Acres arable and 500 Acres pasture ground, several Meadows, Orchards, Gardens, and 1000 heads of Sheeps and Cattel, lying within the County of <i>Suceffe</i> , 12 miles from <i>Goodfort</i> —	5	5000	—	—
		By the <i>Manour</i> and <i>Forest</i> of <i>Increase</i> , li. 4000. according to estimation, lying within the Countys of <i>Somerset</i> and <i>Devon</i> —	7	4000	—	—
		By several <i>Goods</i> and <i>Houses</i> lying in and about <i>London</i> , according to estimation li. 15000. viz, a House with an Orchard and Kitchin garden, as also 300 Acres arable, and 600. Acres pasture ground, valued to be worth li. 3000. lying 12 miles from <i>London</i> , and bordering on the high-way towards <i>Oxford</i> , commonly called <i>Plesance</i> , a fair House situated in <i>Broad-street London</i> , valued 2000 li. two other Houses in <i>S<sup>t</sup> Martins-lane</i> , worth 6000 li. one House in <i>Cheap-side</i> , taxed for 1000. li. several Closures and parcels of arable and pasture grounds about <i>London</i> , valued to be worth 3000 li. together is—	9	15000	—	—
		By the <i>State</i> of <i>England</i> li. 5500. for money lent to the Parliament in <i>Anno</i> 1650. the 25 <sup>th</sup> of <i>March</i> , upon publick faith, at 6 the 100. for Interest, is Principal—	7	5500	—	—
		By several <i>Ships</i> at <i>Sea</i> , one called the <i>Hope</i> , mounted with 20 pieces of Ordinance, of about 400 Tuns, valued to be worth with all the appurtenances 3000 li. Another called the <i>Fortune</i> , of 500 Tuns and 30 Guns, valued with appurtenances 4500 li. A third called the <i>Good-adventure</i> , of 600 Tuns and 60 pieces of Ordinance, worth 6000 li.—	11	13500	—	—
		By <i>Sr. Thomas Vincent</i> K <sup>t</sup> . li. 500. for money lent him upon his bond, the 25 <sup>th</sup> of <i>March</i> 1657. in deposition to be payed again with 6 <i>pro C<sup>to</sup></i> Interest—	3	500	—	—
		By <i>Cash</i> found this day in ready-mony of several sorts of Gold and Silver Species—	13	6500	—	—
December.	31	By <i>Gain</i> and <i>Losse</i> li. 11928. 12 s. for so much gained and advanced by the blessing of God with the <i>Stock</i> in the time limited, beside and above all Charges and Expences reduced—	35	11928	12	—
				61928	12	—

1658

*S<sup>r</sup> John Ireland K<sup>t</sup> is Debtor.*

folio

3

li.

s

d.

*March.* 26 To *Cash* li. 1060. paid upon his assignment unto his *Clerk* as by his acquittance for 1000 li. Principal, and 60 li. for a years Interest at 6 per Cent. as by the *Contra see folio* —————

14

1060

*Note,* That as it is said formerly, the account of the *Stock* must be divided into several parcels, either in *Debet*, of those that are *Debtors*, or in *Credit*, of those that are *Creditors* to the *Stock*; and if specified in order according to an Inventory thereunto, you will find all those parts and parcels to be nothing else but the whole and entire Estate together, comprehended by that account of the *Stock*. Whereof this account being the first parcel of the *Debet*, ought to have the first place of the Book after the *Stock*: And to be the more sure of your work, for preventing Errors, observe that as soon as you have conveyed a parcel of the *Stock*, or any other account afterwards, upon a particular account, as this is one, and credited the *Debet* of

—1658—

*S<sup>r</sup> Thomas Vincent K<sup>t</sup> is Debtor.*

*January.* 2 To the *Stock* li. 500. for money lent him upon his bond in deposition, the 25<sup>th</sup> of *March* 1657. to be paid again with Interest at 6 the 100. —————

2

500

*March.* 25 To *Gain and Loss* li. 30. for Interest of the 500 li. Principal, from the 25<sup>th</sup> of *March* 1657. until this day is one year, at 6 per Cent. cometh to —————

36

30

li.

530

*Note,* That this account, or any other of the like Nature, is altogether according to the former account of *Sir Ireland*, only with this difference, that whereas the one is a *Debtor*, the other is a *Creditor* to the *Stock*, and therefore easily can be observed in stating and placing them to account.



1658

*Creditor.*

folio

4

li.

s.

d.

January. 2

By the *Stock* li. 1000. for money lent the 25<sup>th</sup> of *March* 1657. to be paid again with interest at 6 per Cent. in a years time

1

1000

March. 25

By *Gain* and *Loss* li. 60. for a years interest of the above specified li. 1000. principall at 6 the 100. is

35

60

li.

1060

the *Stock*, or charged the *Credit* thereof by that particular account so stated as aforesaid, you are to signe it with a point upon or neer to the first line of the page where the day of the month is specified, in both accounts, by which you can see at any time as you examine your Books, that such parcells pointed are rightly stated to account, and to be found both in *Debet* and *Credit*. As for instance, this account being at first *Creditor* to the *Stock* for money borrowed the year before it was charged to this account, and by the point you will see that it is conveyed from the *Stock* to this particular account, & that as it is here in *Credit* so it must needs be in *Debet* upon that account of the *Stock*: As for interest of this money paid again at the Expiration of the appointed time agreed on, it consequently makes the Sum greater at the day of payment, and takes it from the account of *Gain*.

1658

*Creditor.*

March. 25

By *Cash* li. 530. for 500 li. sterling lent him the 25<sup>th</sup> of *March* 1657. with Interest for a year at 6 the 100. Received this day by my order paid unto the Cash-keeper

13

530

As more at large is to be seen by *Debet* in *Contra*.

Moreover as you are to adde Interest unto the Principal of that account and *Credit* of *Sir Ireland*, and pay it together; so in the contrary you are to doe with this *Debtor* *Sir Vincent*, and receive it together, not forgetting to borrow the Interest of the one from the account of *Gain* and *Loss*, (being lost money as it were) and to adde the Interest of the other (as being gained) unto the same account of *Gain* and *Loss*. And so at the day of payment or receipt thereof the *Cash* is to be charged, for the one in *Credit* as having paid it, and the other in *Debet* as having received it; which being stated accordingly, and conveyed from one account to the other, the point as aforesaid will shew the conformity thereof.

The Manour of Speedwell lying within the  
County of Sucesse 12 miles from Good-  
fort is Debtor.

1658			folio	5	li.	s.	d.
January.	2	To the Stock li. 5000. for 2 fair Houses, a Dairie, 500 Acres ara- ble and 500 Acres pastureground, several Medows, Orchards, Gardens and Clofures, 1000 heads of Cattel and Sheep, to- gether valued to be worth		2	5000		
July.	2	To Gain and Loss li. 250. for 6 moneths Rent, Revenue and pro- fit of this Manour, received from the Tenents and Occupiers by the Steward Mr. Honest, as by his account		36	250		
December.	31	To Gain and Loss li. 250. for half a years profit received by the said Steward as before.		36	250		
				li.	5500		

Note, That this Manour of Speedwell being a parcel of the  
Stocks Credit, must be placed upon a particular account (as it is  
here) in Debet, because it is a Debtor to the Stock, in as much as the  
value thereof extends it self to such and such a Consideration :  
and being thus conveyed from the Stock and stated accordingly ;  
then from time to time you are to look for the Rent, Profit, Re-  
venues or Increase commonly occasioned either by your own vigi-  
lancy, or the diligence of your Steward, and the good influence  
of Heaven, from the Tenents, Occupiers or Farmers of these  
Houses, Dairies, Lands and Cattels that belong to this particular  
account, whereof the Steward is to keep a particular book in  
the Country of all and singular his receipts and disbursements ;  
which also can be done by one sheet of paper after another, so  
that it be but in safe Custody ; and according to your pleasure is  
to give or send you a general Bill and account (which commonly is  
done once every quarter of a year, or six months,) and so ha-  
ving received and examined his bill or account, as also deducted  
his disbursements from his receipts in the space of so and so much  
time, you are to charge the Stewards particular account of the  
Surplus of his receipts, and to Credit this account (or any o-  
ther Manour under a Stewards administration) of the same as effe-  
ctual profit thereof, so that the Steward being indebted for that



1658

*Creditor.*

folio

6

li.

s. d.

July. 1

By Mr. *Monest* the Steward li. 250. for half a years Rent, Revenues and profit of this *Manour*, received from the Tenents and Occupiers, according to his Bill delivered this day—

17

250

December. 31

By the same Steward li. 250. for halfe a years Rent, Revenues and profit, as before—

17

250

By *Ballance* L. A. for transport of this *Manour* to a new account, into a new Volume called the Letter B—

43

5000

li.

5500

sum and parcel, the *Manour* needs must be *Credited* for the same, so that one still depend from, and correspond with the other. But as soon as the Steward hath sent and remitted the money or proceed of his account, or paid the same by your order unto others, then as he is to be *Credited* for the money sent or paid, and the *Cash* or *Receiver* thereof to be charged, so this profit of the *Manour* formerly placed in *Credit*, whereof the Steward was *Debtor*, must now be charged to the account of *Gain* and *Loss*, as the augmentation and increase thereof, here in *Debet* and there in *Credit*, to the end that the *Manour* be no loser, but still be worth and *indebted* to the main *Stock* for the primitive Estimation, unless it should suffer damage by some accidents and casualties of the Elements and Fate of Wars, In which case the whole *Stock* or *Body*, with all its intellects, must suffer by it. And according to this you are to proceed with all other *Manours* under your Jurisdiction and Possession.

		The <i>Manour</i> and <i>Forrest</i> of <i>Increase</i> lying in the <i>Counties</i> of <i>Sommerfet</i> and <i>Devon</i> is <i>Debtor</i> .		folio 7	li.	s.	d.
1658							
January.	2	To the <i>Stock</i> li. 4000. for so much it is valued to be worth this day by Estimation, as by a survey and description thereof	2		4000		
March.	30	To <i>Gain</i> and <i>Loss</i> li. 100. for Tithes and Revenue of 3 months, viz. from the 30 <sup>th</sup> of <i>December</i> 1657. until this day, from the Tenents and Occupiers of this <i>Forrest</i> received (as by the <i>Contra</i> ) about pasturage of their Sheep and Cattel, by Mr. <i>Honest</i> the Steward	36		100		
June.	31	To <i>Gain</i> and <i>Loss</i> li. 100. more, received as before by the said Steward, for Tithes and Profit from the 29 <sup>th</sup> of <i>March</i> until the 30 <sup>th</sup> of this instant <i>June</i> , about pasture of Sheep and Cattel	36		100		
September.	30	To <i>Gain</i> and <i>Loss</i> li. 100. received more as before by the said Steward, from the Tenents and Occupiers of this <i>Forrest</i> , for Tithe-wooll and Duties	36		100		
December.	30	To <i>Gain</i> and <i>Loss</i> li. 100 received more as before by the said Steward, for Tiths and Duties from the Occupiers of this <i>Forrest</i>	36		100		
					li.	4400	

Concerning the ordering, stating, and managing of this Account, I shall referre you to the Note and Direction of the foregoing *Manour* of *Speedwel*, where you will be instructed more at large of both Natures.

1658

### The *State* of *England* is indebted.

January.	2	To the <i>Stock</i> li. 5500. Principal lent to the <i>Parliament</i> upon Publick Faith the 25 <sup>th</sup> of <i>March</i> 1650 at 5 per Cent. Interest, as by their Charter and Promise about the same money	2		5500		
March.	25	To <i>Gain</i> and <i>Loss</i> li. 2640. for 8 years Interest of 5500 li. comes to	36		2640		
					li.	8140	

*Note*, That the *State* contracted this *Debt* several years before this account was stated, and therefore they are indebted to the *Stock*, for this is a parcel of it; Considering if the money were still in your *Cash*, then the *Cash* would be that *Debtor* to the *Stock*: but now they having it, must needs be the same, until repayment be made, or Content given, which being done by those 3 parcels in the Credit, both for Principal and Interest, wherefore they are absolved from that *Debt*.



1658	Creditor.	folio	li.	s.	d.
March. 29	By Mr. <i>Honest</i> the Steward li. 100. for Tithes & Reventies received from the Tenents and Occupiers of the <i>Forrest</i> , for the Pasture of their Sheep and Cattel these 3 Moneths, as by his Book and Bill sent me last day	17	100		
June. 30	By the same Steward li. 100. more, for Tithes and Revenues as before, since his last account, according to his Bill and Specification this day delivered	17	100		
September. 29	By the same Steward li. 100. more, as before, according to his Bill this day sent from the Countrie, being for 3 Moneths Tithes and Revenues of this <i>Forrest</i>	17	100		
December. 30	By the same Steward li. 100. more, as before, received for Tithes & Duties from the Tenents and Occupiers of this <i>Forrest</i> from the 29 <sup>th</sup> of September last until this day, according to his own account this day delivered	17	100		
31	By Ballance L <sup>a</sup> A. li. 4000. for transport of this account to a new Volume called L <sup>a</sup> B.	43	4000		
		li.	4400		

1658

Creditor.

March. 25	By Lands in <i>Ireland</i> li. 3000. for 800 Acres of arable ground, lying 12 miles from <i>Dublin</i> towards <i>Waterford</i> , allotted for my Share there of the Adventurers at 5 li. per Acre, amounts to	29	3000		
	By the Farmorie of <i>Paywel</i> li. 5000. to be paid by the Farmer thereof within 5. years in equal portion, and 200 li. avanco for Interest <i>per annum</i> , as by that Charter and Letter Patent bearing <i>Westminster</i> the 20 <sup>th</sup> of March 1658	31	5000		
	By <i>Cash</i> li. 140. received by order of Mr. <i>Goodmoney</i> out of the publique Treasure	13	140		
		li.	8140		

both by Lands in *Ireland*, and the Farmorie of *Paywel*, each whereof you are to convey and state to a particular account, for the future Improvement thereof, the 100 li. in money belongeth to the *Cash*, which must be charged for it.

1658

# Several Goods and Houses lying in and about London are Debtors.

folio 9

li. s. d.

January. 2

To the *Stock* li. 15000. according to Estimation, viz. a House with an Orchard and Kitchen-garden, as also 300 Acres of arable ground and 600 Acres of pasture-ground thereunto belonging, commonly called *Pleasance*, bordering 12 miles from London upon the High-way towards *Oxford*, valued to be worth—li. 3000—  
 Another House situated in *Broad-street London*, valued with appurtenances and furniture—li. 2000—  
 Two fair Houses in *S. Martins lane* worth with appurtenances—li. 6000—  
 A reasonable handsome House in *Cheapside* with furniture valued—li. 1000—  
 Several Closures and parcels of arable and pasture-ground about *London*, valued to be worth according to an Inventarie and List of all these Goods—li. 3000—

The total sum is

2 15000

February. 10

To *John Faithfull* Steward of the Household li. 120. For mending of the Rooffe of the House in *Broad-street* 10 li. 10 s. payed to the Carpenters and Masons for Reparations of the 2 Houses in *S. Martins lane* 60 li. 10 s. more for the House in *Cheapside* 20 li. for Husbandry-work, towards the tillage and banking, as also plowing, warring, sowing and the like, of the several Closures and parcels of ground li. 29. according to his Bill, Examined this day

16 120

April. 5

To *Gain and Loss* li. 2030. for lease of these several Houses, gained and advanced, as is to be seen in the *Credit* from the 10<sup>th</sup> of *January* last, until the 4<sup>th</sup> of this instant, whereof deducted the 120 li. above for Charges had about these Goods, rests from 2150 li. total, the sum of

36 2030

December. 2

To *Gain and Loss* 1,805. for Rent, Revenue and Increase of all these Goods, from the 4<sup>th</sup> of *April* last until this day, as more at large is to be seen on the other side in *Credit*

36 805

li. 17955

*Note*, That in such case of presency it will be better we our selves dispose of those goods and effects at hand, or let it be done by one of your domestick servants, as it is here represented by the Steward of the Household: for the Cash-keeper being at hand may receive those monies due himself by your assignation, if so be that the Steward sufficiently is supplied with monie towards the defraying of your other necessarie charges and expences: and therefore who receiveth the monie must be charged for it, according to the former accounts of *Manour and Forest*, whither for brevity sake I refer you.



1658

## Creditors.

folio

10 li. s. d.

January.	10	By John Faithfull Steward of the Household li. 600. for 21 years lease of the House called <i>Pleasance</i> , lying 12 miles from <i>London</i> , upon the High-way towards <i>Oxford</i> , received according to agreement and the Indenture of Sir Robert Noble Knight, he being to pay yearly Rent 200 li. at the 4 quarter days in equal portions—	10	600		
January.	20	By Cash li. 400. received of Mr. Robert Kind, for 21 years lease of the House situated in <i>Broad-street London</i> , according to Indenture, he being to pay more yearly rent 130 li. at the four festival days, in equal portions, during all the time, unto my Assignee—	13	400		
March.	30	By Cash li. 500. received of the Lord Newport, for 21 years lease of a House in <i>S. Martins lane</i> , according to bargain and Indenture, he being to pay yearly Rent 200 li. at the four quarter days in equal portions—	13	500		
April.	3	By Cash li. 450. received of Sir Punctual Knight, for 21 years lease of another House in <i>S. Martins lane</i> , according to the former, to be pay'd Rent per annum 200 li. in equal portion—	13	450		
	4	By Cash li. 200. received of Alderman Score, for 21 years lease of the House in <i>Cheapside</i> , according to Indenture, he being to pay unto my Assignee yearly Rent li. 80. in four equal terms and portions—	13	200		
	10	By John Faithfull Steward of my Household li. 50. for Rent received by my assignation of Sir Robert Noble Knight, the first quarters pay of the House in the Country called <i>Pleasance</i> , according to his Indenture made on the 10 <sup>th</sup> of January last—	15	50		
	20	By the same Steward li. 32. 10 s. received upon my assignation, from Mr. Robert Kind, for a quarters Rent of the House in <i>Broad-street</i> according to Indenture—	15	32	10	
July.	30	By the same Steward li. 50. received from the Lord Newport, for a quarter years Rent of the House in <i>S. Martins lane</i> , according to his Indenture—	15	50		
August.	3	By the same Steward li. 50. received from Sir Punctual Knight, for a quarter years Rent of the other House in <i>S. Martins lane</i> , according to Indenture—	15	50		
	4	By the same Steward li. 20. received of Alderman Score, for a quarter years Rent of the House in <i>Cheapside</i> —	15	20		
	10	By the same Steward li. 50. received more as before of Sir Robert Noble Knight, for a quarter years Rent—	15	50		
	20	By the same Steward li. 350. received of Mr. Robert Kind for a quarter years Rent as before on the 20 <sup>th</sup> of April, li. 32. 10 s. and for the growth, increase and revenue of the several parcels of ground, as by his Note and Bill examined, li. 117. 10 s.—	15	350		
December.	1	By the same Steward li. 202. 10 s. received upon assignation in several times and sums of moneys, for Rent, viz. the 30 <sup>th</sup> of October of the Lord Newport 50 li. November 3. of Sir Punctual 50 li. November 4. of Alderman Score 20 li. Novem. 10. of Robert Noble li. 50. Novem. 20. of Mr. Robert Kind li. 32. 10 s. for a quarter years Rent—	15	202	10	
	31	By Ballance L <sup>a</sup> A. 15000. for transport to a new Volume called L <sup>a</sup> B.—	43	15000		
				li. 17955		

1658

## Several Ships at Sea are indebted, folio

			li.	s.	d.
January.	2	To the <i>Stock</i> li. 13500. for 3 men of war, viz. --One called the <i>Hope</i> , of about 400 Tuns, mounted with 20 pieces of brass Ordinance, valued to be worth with all Tacklings and appurtenances. li. 3000 --Another called the <i>Fortune</i> , of 500 Tuns and 30 Guns, valued with all furniture and appurtenances li. 4500 --A Third called the <i>Good-adventure</i> , of 600 Tuns and 60 pieces of Ordinance, worth, according to estimation li. 6000	11		
	8	To Mr. <i>James Trusty</i> , Factor at <i>Dover</i> , li. 3500, for the fitting and setting these Ships out to Sea, as by his account sent hither, viz. for victualing the <i>Hope</i> for a voyage to <i>Riga</i> in <i>Lisland</i> , it being freighted by several Merchants at <i>Plymouth</i> , li. 250. and payed to the Captain <i>Goodlook</i> for 6 Moneths wages of 100 Seamen and Mariners at 8 li. a piece, is 800 li. for the Captain 50 li. together is 1100 li. and at the returne they are to pay freight 1500 li. 1100 For the <i>Fortune</i> , payed accordingly for a voyage to the <i>Levant</i> , having 100 men on board and the Captain <i>Ill-look</i> , for 6 Moneths with Victuals. li. 1200 For the <i>Good-adventure</i> , designed to the <i>Barbados</i> , it being freighted by several merchants, for 1800 li. li. 1300	2	13500	
June.	9	To Cash li. 50. for Charges and Expences had in requesting and procuring a letter of Mart from his Highness the Lord Protector under the great Seal of England, towards the recovering of the loss sustained by the Spaniards, as by the Clerks note, spent	24	3600	
August.	20	To Mr. <i>James Trusty</i> of <i>Dover</i> Factor li. 2000 payed for a second voyage to the <i>Levant</i> of the <i>Hope</i> and <i>Good-adventure</i> , according to the first, in fitting them out to Sea, with power to seize upon any Spanish Vessel or goods they shall meet withall	14	50	
December.	20	To Mr. <i>James Trusty</i> of <i>Dover</i> Factor li. 110. for Postage, Courtage and Provision at $\frac{1}{2}$ per Cent. according to his account sent hither	24	2000	
	21	To Gain and Loss li. 12240. for a years adventure and Profit of these three Ships above specified lawfully gotten	24	110	
			36	12240	
			li.	31500	



1658

## Creditors.

folio

12 li. s. d.

February. 7	By Gain and Loss li. 5700. for the loss of the <i>Fortune</i> , taken in her Voyage to the <i>Lewant</i> by the <i>Spaniards</i> , as by the Letters and Certificates of the Ship Captain and Mariners, received the first of this instant Month. She being worth li. 4500. and for Charges and Expences had by Mr. James Trusty at Dover to fit her out li. 1200. as by Debts in General.	25	5700	
July. 1	By Mr. James Trusty at Dover li. 1500. for Freight received of several Merchants of <i>Plymouth</i> at the Expiration of the Voyage to <i>Riga</i> , and returne of the <i>Hope</i> , according to their agreement.	23	1500	
August. 12	By Mr. James Trusty, Factor at Dover li. 1800. for Freight of the <i>Good-adventure</i> , received at the Expiration of her Voyage to the <i>Barbados</i> , according to the bargain of several Merchants, and his letter of advice.	23	1800	
October. 30	By the same Factor li. 2500. for Freight of the <i>Hope</i> and <i>Good-adventure</i> , received at the Expiration of their Voyage to the <i>Lewant</i> , according to agreement and bargain made with several Merchants of <i>London</i> .	23	2500	
December. 5	By Cash li. 6000. for several Spanish prize goods sold out of the Ship called the <i>Requital</i> , taken at Sea from the <i>Spaniards</i> by the <i>Good-adventure</i> and <i>Hope</i> in their return from the <i>Lewant</i> , which I received for my share, besides and above the third part of that Ship and goods paid to the Admiralty Court.	41	6000	
20	By Mr. James Trusty of Dover Factor li. 5000. for the said Spanish Ship called the <i>Requital</i> , received in ready money from a Merchant Adventurer Mr. Stoodford.	23	5000	
31	By the Balance L. A. li. 9000. for the <i>Hope</i> and the <i>Good-adventure</i> to transport upon a new Volume called L. B.	43	9000	
		li.	31500	

G

1. Suppose you had three Ships under the title of several Ships at Sea, (more or less accordingly,) which are indebted to the *Stock* for their true worth and value (you reasonably could expect for them if at any occasion sold,) because they were in being at the stating of that account, and counted for parcels of your whole Estate: whereas if you had bought or purchased them after placing the *Stock* in order to an account of this Book, then they would be indebted either to *Cash* or some other *Creditor*, according to the Original of your purchase thereof. But now, as it is said, they being indebted for their Value to the *Stock*, where according to the other parcels of your effects they stand credited for the very same consideration, and in order thereunto for distinctions sake specified each particular by his Name and quality.

2. Being thus stated to a particular account, the Improvement of these Ships is to be considered, the safest way being commonly the best way, as being without extraordinary hazard, to the end they loose not much time or Charges at home, but ever may be employed either for your own account or for others, as you shall see cause, abroad. And in case you are to have several Charges and Expences for fitting and putting them out to Sea, which either must be done by your self, or as it is usually done, by your Commissioner, Correspondent, or Factor at the Port your Ships use to lye and be fitted out, you are to give him notice and order of it, and assigne or remit him sufficient means or credit for the performance thereof, and so having from time to time received his answer and account in order thereunto, you will charge that money to the account of those Ships, and give his particular account so much Credit for the same Charges and Expences he hath been at by your order about those your Ships: if the Commissioner or Factor by your order draws upon you, or that you remit unto him any monie by Bills of exchange for his disbursements about these Ships, then you are, as soon as payment is made, to charge his account and Credit your *Cash*, or the party that payeth those Bills of Exchange for your account, and by your assignment. But in case that at the Return and Arrivement of the Ships from their Voiages, the monies for Freight, or the commodities for your account, be received by your Commissioner or Factor according to his certificate, then you are to Charge his particular account, and Credit this account of the same money or goods so received by him, and afterwards at pleasure you may either draw the monie by Bills of Exchange, or cause it to be remitted unto your self, or such and such a place as you shall judge most conducive for your advantage, according to the course of Exchange, which is observed by its rising and falling, and commonly occasioned by the goodness and cheapness of these Goods and Commodities, either Growth or Manufactures, sold at such a Market or staple Town, convenient for strangers, whereof you are to credit the particular account of your said Factor as soon as you shall have confirmation of his said payment of those monies drawn from, or remitted by, and according to your order charged to him.

3. If in case one or more of your Ships should be cast away by Tempest or any other accidents (by the finger of God) and



and so lost altogether, then you are to charge the true value and charges which you had since you made no profit thereof upon *Gain and Loss*, and Credit your Ships account for the same, as being indeed lost, and never to be expected again. But if by chance one or more of your Ships should happen to be taken by some other Ships, that belong to Neighbours, Aliens, and Confederates, in Peace and Amity with the Nation and Government you live in, either by mistake or set purpose, then by National law you very easily may claim your lost Ships and recover them again, with all charges and loss of time, from the respective Courts of Admiralty, observing only to charge your expences, and if recovered, to Credit the receipt thereof upon this account. But in case one or more of your Ships were taken, or that you suffered considerable damages by the common Enemy, or any Pirates, under the shelter and protection of such and such an Enemy or Commonwealth, you may Credit this account for the same Ships so taken from you, and charge *Gain and Loss* as if it were indeed lost, and take your safest recourse unto the Government and State you live under, and request their leave and letter of Mart as adventurer to recover your damage and loss sustained as aforesaid; which having obtained, you may then lawfully take and seize all such Ships and goods you ever can meet with or get from such a publick Enemy and Nation that took yours at first. And so reserving the States portion, and reducing your charges and expences, you will find at any time the *Gain* or *Loss*, by drawing the disbursements from the receipts of this account, for which as the proceed of either *Gain* or *Loss*, you may charge this account, and credit or transport it to the account of *Gain and Loss*.

1658

## Cash is Debtor at present under Custody of

Mr Richard Gold-corn Jeweller in Lombardstreet.

folio

li. s. d.

January.	2	To the Stock li. 6500. found in several gold and silver Coins, according to the Specification and Reverse	13	6500		
	5	To the Lords States of the united Netherlands, received of Mr. Fisher	34	500		
	20	To several Goods and Houses in and about London, received of Mr. Robert Kind for 21 years lease of the House in Broad-street	210	400		
	25	To Goods and Commodities for my own Account, received of Mr. Caraway for 25 last Pitch at 19 li. per last	26	475		
February.	1	To the same Account, received of Mr. Talle for 20 last Turn	26	260		
	3	To the same Account, received of Mr. Pashan for 25 last Pitch	26	487	10	
	5	To the same Account, received of Mr. Caraway for 30 last Turn	26	382	10	
March.	25	To the State of England, received of Mr. Goodmoney Treasurer of the Exchequer	8	140		
	26	To Sir Thomas Vincent Knight, received of his Cash-keeper	24	530		
	30	To several Goods & Houses in & about London, received of the Lord Newport for 21 years lease of a House in St. Martins lane London	110	500		
April.	1	To Wares for Account of Mr. Good-trade, received of Mr. Freeman for 100 Barrils of Pot-ashes	28	1028	4	
	3	To several Goods and Houses, &c. received of Sir Punctual Knight for 21 years lease of a House in S. Martins lane	10	450		
	4	To the same Account, received of Alderman Store for 21 years lease of a House in Cheap-side	10	200		
		To Goods and Commodities for my own Account, received of Mr. Draper for 20 pieces of Woollen Cloth	26	708		
May.	1	To the Farmory of Paywell, received of Mr. Nimble Farmer for the State by their order and graunts	32	300		
	2	To Wares for Account of Mr. Good-trade, received of Mr. Miller for 500 quarters of Wheat	28	400		
		To Account particular, received of Mr. Pretty for a Necklace of Pearls	20	120		
	17	To Wares for Account of Mr. Good-trade, received of Mr. Glassier for 100 Barrils of Pot-ashes	28	1028	4	
	27	To the Lords States of the united Netherlands, received of Mr. Book in part of a years allowance	34	200		
June.	25	To Goods and Commodities for my particular Account, received of Mr. Manford for 5 pieces of Woollen Cloth	26	201	10	
July.	8	To the same Account, received of Mr. Draper for 5 pieces of Woollen Cloth	26	204	14	10
	9	To Mr. James Trustie of Dover Factor, received by Shipper Hasting for his Account	24	1000		
	13	To the Lords States of the united Netherlands, received of Mr. de Putt in part of a years allowance	34	450		
	21	To Wares for Account of Mr. Good-trade, received of Mr. Freeman for 50 Barrils of Pot-ashes	28	514	2	
August.	2	To the Farmory of Paywell, received of Mr. Nimble the Farmer by assignation and order of the State	32	200		
	6	To Goods and Commodities for my particular account, received of Mr. de Fisher for 5 pieces of Woollen Cloth	26	216		
	8	To Wares for Account of Mr. Good-trade, received of Mr. Potter for 100 Barrils of Pot-ashes	28	984		
September.	6	To the Lords States of the united Netherlands, received of Mr. Corfells, in part of a years allowance	34	300		
	7	To Goods and Commodities for my particular Account, received of Mr. Book, for 5 pieces of Woollen Cloth	26	191	5	4

Transported to folio

18872

-2.



1658		Cash is Creditor.	folio	li.	s.	d.
January.	3	By James Trusty of Dover Factor li. 1500. paid unto Shipper Hasting for his account—	23	1500	—	—
	5	By Account Particular, paid unto the Stationer for several Books—	19	15	1	6
	14	By James Trusty of Dover Factor, paid unto Mr. Fenning for his account—	23	1500	—	—
	15	By Goods and Commodities, payed for 50 last of Pitch and 50 last of Tarr unto Mr. Arnold, as by folio—	25	933	15	—
	20	By the same Account, paid for Freight, charges and expences of the said Pitch and Tarr, Vide—	25	590	9	—
February.	1	By James Trusty, paid unto Mr. Corfelis for his account, as by folio—	23	600	—	—
	5	By Account particular, paid unto Mr. Wealth for a Neck-lace of Pearls—	19	112	10	—
March.	3	By Goods and Commodities, paid unto Mr. Lasting for 100 pieces of Colchester Cloth—	25	2936	—	—
	12	By Account particular, paid unto Mr. Richard Goldsmith, for a pair of enamel'd Bracelets—	19	78	15	—
	26	By Sir Ireland Knight, paid unto his Clerk in full of all demands, as by folio—	3	1060	—	—
	—	By Wares, for account of Mr. Good-trade, paid Freight, charges and Expences for 50 Barrils of Pot-ashes—	27	243	8	—
	30	By the same account, paid Freight, charges and expences for 2000 quarters of Wheat—	27	262	11	11
April.	1	By Goods and Commodities, paid for charges and expences about dying and dressing of 100 pieces of Cloth—	25	820	—	—
	18	By Wares, for account of Mr. Good-trade, paid charges and expences for 2 balls of Cloth sent him—	27	27	10	—
	27	By Account particular, paid unto the Goldsmith for several Jewels and Silver Plates, Vide—	19	135	—	—
May.	2	By the same Account, paid as before—	19	22	10	—
June.	9	By several Ships at Sea, paid for charges and expences about getting of a letter of Mart from his Highness—	11	50	—	—
July.	17	By Account particular, paid, and lent unto Mr. Boon-companion, Vide—	19	50	—	—
	25	By Faithfull Steward of the Household, paid him by my order—	15	500	—	—
August.	15	By Wares for account of Mr. Good-trade, paid unto Mr. Boston for double bills of Exchange, Vide—	27	2000	—	—
September.	7	By Account particular, paid unto Mr. Smith for 4 Stone-Horses—	19	100	—	—
		Transported to folio	42	13537	105	—

1658

folio

15	li.	s.	d.
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Month	Day	Description	Debit	Credit	Balance
January	10	To several Goods and Houses li. 600. for 21 years lease of a House called Pleasance 12 miles from London, received of the Lessee Sir Robert Noble by my order	10	600	
April	10	To the same account li. 50. for a quarter years Rent received by my order of Sir Robert Noble Knight	10	50	
	20	To the same Account li. 32. 10. s. for a quarter years Rent of the House in Broad-street London, received of Mr. Robert Kind by virtue of an Indenture	10	32 10	
July	6	To Mr. Honeft Steward of the Manours li. 300. for ready monie received out of the Country, as by Certificate	18	300	
	30	To several Goods and Houses li. 50. for a quarter years Rent of a House in S. Martins lane, received of the Lord Newport by virtue of an Indenture	10	50	
August	3	To Cash li. 500. for ready monie received by my order from the Cash-keeper, towards the defraying of my domestick charges and expences, whereof he is to keep account		500	
		To several Goods and Houses li. 50. for a quarter years Rent of the House in S. Martins lane, received by him from Sir Punctual Knight according to Indenture	10	50	
	4	To the same account li. 20. for a quarter years Rent of the House in Cheap-side, received of Alderman Score according to Indenture	10	20	
	10	To the same Account li. 50. for Rent more received of Sir Noble according to the former	10	50	
	20	To the same account li. 350. for Rent and Revenue received more as by Note examined	10	350	
September	5	To Mr. Honeft Steward of the Manours li. 400. for ready monie received from him out of the Country which he sent hither by my order	18	400	
October	4	To the same Steward li. 100. for ready monie which he paid in the Country unto Mr. Hounter, forthwith to be repaid again in London, which was done this day unto Faithfull by my order, who received	18	100	
November	18	To Cash li. 1348. 4 s. for ready monie received by my order of the Cash-keeper, towards defraying of all my domestick charges and expences, whereof he is from Month to Month to give in a Bill, and at every Years expiration a general account	42	1348 4	
December	1	To several Goods and Houses li. 202. 10 s. for Rent and Revenues received by my assignement of the respective Lessee and Tenents of the Houses and Goods in and about London, as by 2 Note examined	10	202 10	
	31	To Mr. Honeft Steward of the Manours li. 250. for a Bill of exchange which he remitted hither from Somerset, payable at sight by Mr. Renijer, who this day paid it unto Faithfull by my order, being the proceed of his general account this Year	18	250	
			li.	4303 4	

Note, When the Steward hath received any monie either of your self, or any other body by your order and assignement, that then, and as soon as you have got intelligence thereof, you are to charge it upon his account, and to give Credit for the same unto the party that paid him the monie, or else unto the original that caused him to pay so much, as it is done here in Debet to several Goods



1658		Creditor.	folio	li.	s.	d.
January.	3	By Charges and Expences li. 240 for a Coach gilded; 4 Horses, Stable, Hay, Oats, wages for Coach-man, Pages and Foot-men, as by his bill paid by my order, and examined this day	21	240		
	10	By the same Account li. 20 for several Fees and New-years-gifts paid by my order, as by his bill	21	20		
February.	1	By the same Account li. 240. 10 s. disbursed by him since January 3. for Provision, as Flesh, Bread, Fish, Venison, Beer, Spices, Limons, Oranges, Sugar, Confects, Sweet-meats and the like into the Kitchin, as by his books and bills examined	21	240	10	
	10	By several Goods and Houses li. 120. for mending of the Roof and House in Broad-street li. 10. 10 s. paid to the Carpenters and Masons; for reparation of the two Houses in S. Martins lane li. 60. 10 s.; more for the House in Cheap-side li. 20. for Husbandry work, as Banking and Tilling, as also Watering, Plowing, Sowing and Fencing of the several Closures and parcels of ground li. 29. together, according to his bill	9	120		
	20	By Charges and Expences li. 50. 16 s. for Hats, Shoes, Hoses, Ribonds, Linens, Cloves and the like, paid to the Shop-keepers, Shoe-maker and Haberdashers, as also to the Vintner and Brewers for Sack, Wine and Beer, as by their several notes and his general bill examined	21	50	16	
March.	2	By the same Account li. 350. for House-rent, Stable-hire li. 50. for Pen, Ink, Paper and Postage li. 10. for Provision into the Kitchin and for other domestick occasions, paid and laid out since the last Month, as by his bill examined, li. 290	21	350		
	27	By Edward Holt Taylor li. 50. for paid him in part of his bills	33	50		
April.	3	By Charges and Expences li. 310. for Provision paid and laid out since the second of March as by his bill Examined	21	310		
	4	By Edward Holt Taylour li. 100. for paid him upon account	33	100		
May.	1	By Charges and Expences li. 290. for Provision, &c. more as before	21	290		
June.	6	By the same Account li. 230. more as before	21	230		
July.	5	By the same Account li. 280 for Provision, &c. as before	41	280		
August.	4	By the same Account li. 300 for Provision, &c. as before	21	300		
September.	3	By the same Account li. 315 for Provision, &c. as before	21	315		
	20	By Edward Holt Taylour li. 50 for work paid him in part	33	50		
October.	2	By Charges and Expences li. 340. for Provision, &c. as before	21	340		
November.	1	By the same Account li 299. for Provision, &c. as before	21	299		
	30	By Edward Holt Taylor li. 110. 18 s. for work paid him in full	33	110	18	
December.	30	By Charges and Expences li. 507. for Provision into the Kitchin as before, so also 4 Horses meat and necessaries for the Stables, Coach-men, Pages and Foot-men, Baker, Shoe-maker, Brewer, Vintner, Butcher, Postage, Ink, Paper, Pens and the like, paid since the first of November, as by his bill examined this day	21	507		
		By Gain and Loss li. 100. for his yearly allowance, paid himself by my permission	35	100		
				li.	4303	4

Goods and Houses, to Mr. Honest, to Cash, &c. which being Credited for the same in their particular account, and where you will find it in Credit, but as he hath given you account of those monies, when, where and in what place he disbursed it again, then you are to give him Credit, and Charge the partie or account for which he did pay so much by your order and appointment, as it is done here by Charges and Expences, by Edward Holt and the like.

1658

*M<sup>r</sup> Honest the Steward of the Manours*  
*is Debtor.*

*folio* 17 li. s. d.

March. 29	To the <i>Manour</i> and <i>Forrest</i> of <i>Increase</i> li. 100. for Rent, Tythes and Revenue received by him from the Tenants and Occupiers of this <i>Forrest</i> in 3 Months, for pasture and agistment of their Cattel and Sheep, as by his specification sent hither	8	100	—	—
June. 30	To the same <i>Forrest</i> li. 100. for Rent and Revenue received more as before by him since the last Bill, as by his book of account delivered	8	100	—	—
July. 1	To the <i>Manour</i> of <i>Speedwell</i> li. 250. for 6 Months Rent and Revenue received by him from the Tenants and Occupiers thereof, according to his Bill delivered	6	250	—	—
September. 3	To <i>Adventure-land</i> in <i>Ireland</i> li. 600. 4. s. for the Increase and Growth of the last Harvest received by him, as by his Bill, for Wheat, Rie, Barlie and the like, amounting to	30	600	4	—
29	To the <i>Manour</i> and <i>Forrest</i> of <i>Increase</i> li. 100. for 3 Months Revenue and Profit more received by him of the Tenants and Occupiers thereof as before, according to his Bill and Books of account	8	100	—	—
November. 5	To <i>Adventure-lands</i> in <i>Ireland</i> li. 55. 10. s. for Grass, Hay and Fruits received by him, as by his Bill delivered	30	55	10	—
December. 30	To the <i>Manour</i> and <i>Forrest</i> of <i>Increase</i> li. 100. for Rent, Revenue, Tythes and Duties received by him from the Tenants, Occupiers and Agisters of their Cattel and Sheep since his last account, as by his Bill sent hither	8	100	—	—
31	To the <i>Manour</i> of <i>Speedwell</i> li. 250. for 6. Moneths Rent and Revenue more received by him from the Tenants and Occupiers thereof, as by his Bills and Book of accounts	6	250	—	—
		li.	1555	14	—

For the Steward of your *Manours* this is to be observed, that no opportunity be neglected of a necessary Correspondency if absent, by letters and instructions; if present, by orders and directions, either for dispatch of the same, or manage & performance of his duty. And as a proof of his fidelity you are to require account of his doing, which being done at any time you shall please or command him, by the examining thereof you easily will discover his honesty or knavery, sincerity or unfaithfulness, and according as you shall find his account, charge or credit him for it, in like manner as it is done with the Steward of the Household, charging the Receipt of any thing referring to your own Concernment unto his particular *Debet*, and Crediting him for any thing paid or disbursed by him, or relating to the same Concernment upon his *Credit*, as it is done here in both respects, to the end you may



1658	Creditor.	folio	18	li.	s.	d.
May. 10	By <i>Adventure-land</i> in <i>Ireland</i> li. 100, for Charges and Expences had and disbursed by his under-steward in Tilling and Husbandring of them, as by his bil and specification examined this day—	29	100	—	—	—
July. 6	By <i>John Faithfull</i> Steward of the Household li. 300. for sent him by my order in ready monie from the Country, as by his discharge thereof—	75	300	—	—	—
September. 2	By <i>Adventure-land</i> in <i>Ireland</i> li. 222. 18. 4. for Charges and Expences had and disbursed more since his last bill touching these Landeries, viz. for Fencing, Banking, Watering, Plowing, Sowing, Mowing, Cutting, Carrying, Thrashing and the like of this years Crop, as by his book and accounts—	29	222	18	4	—
5	By <i>John Faithfull</i> Steward of the Household li. 400. for ready monie sent from the Country by my order, as by discharge and acquittance —	15	400	—	—	—
October. 4	By the same Steward li. 100 for paid by him in the Country unto Mr. <i>Hownter</i> , who paid it here by my order unto <i>Faithfull</i> , as by discharge and acquittance —	15	100	—	—	—
November. 10	By <i>Gain and Loss</i> li. 182. 15. 8. for several Household-stuff for the Manours and Provision, with other Charges, as also for his Wages of a year at a 100 l. as by his General account delivered—	35	182	15	8	—
December. 31	By <i>John Faithfull</i> Steward of the Household li. 250. for Remitted unto him by my order from <i>Somerset</i> being the Proceed of this years account, payable by Mr. <i>Ranjer</i> , as by discharge —	15	250	—	—	—
		li.	1555	14	—	—

may either find it good again by those particular accounts and Debtors, or at any occasion make calculation of *Gain* and *Loss* touching the improvement thereof, and as you shall see cause from time to time to order things accordingly, so that you might not be loser of any thing if possible you can prevent and help it, but be a faithful servant of the Talent and manifold Gifts received of God, to the redounding of his Glory and your own good.

1658		Account Particular is Debtor.	folio	19	li.	s.	d.
January.	5	To Cash li. 15. 1. 6. for several Books bought from the Stationers, as by their Notes on the lineasse	14		15	1	6
February.	5	To Cash li. 112. 10 s. for a Neck-lace of Pearls bought of Mr. Richard Wealth Jeweller	14		112	10	—
March.	12	To Cash li. 78. 15 s. for a pair of enamell'd bracelets of Gold, beset with several Diamonds, bought of Mr. Richard Goldsmith	14		78	15	—
April.	27	To Cash li. 135. for several Jewels and silver-Plates bought of the Goldsmiths, viz. a Diamond-ring 56 li. 10 s. a Ruby-ring at 20 li. a Topas at 5 li. a Smaragd at 10 li. a Saphir at 3 1/2 li. a Crysolit at 8 li. a Carbuncle at 9 li. and 6 silver Candlesticks weighing 65 ounces at 7 s. per 3, li. 22. 18 s. together 8	14		135	—	—
May.	2	To Cash li. 22. 10. for several silver-Plates of Household-stuffe, viz. a dozen of silver-Spoons weighing 12 ounces, a Canne 12 ounces, half a dozen of Cups 24 ounces, a pair of Salters 17 ounces, together 65 ounces, at 7 s. the ounce rabats 8	14		22	10	—
June.	27	To Mr. Edward Holt Taylor li. 17. 14 s. 10 d. for a black suit of Cloth, as by his bill	34		17	14	10
July.	17	To Cash li. 50. lent unto Mr Boon-companion a Merchant upon trust and promise to repay it again at demand, as by his bond	14		50	—	—
August.	29	To Mr. Edward Holt Taylor li. 15. 5 s. 4 d. for a French suit, as by his bil	34		15	5	4
September.	7	To Cash li. 100. for four Stone-horses, bought of Mr. Smith in Ready monie	14		100	—	—
October.	26	To Edward Holt Taylor li. 113. for 2 suits, viz. one of gray Cloth at 17 li. and another laced with Gold at 96 li. as by his bil upon the lineasse	34		113	—	—
November.	2	To Gain and Loss li. 180. for a chain of Gold with a Medall of his Highness Effigies, that was presented unto me by N. N. valued to be worth	36		180	—	—
			li.		839	16	8



1658	Creditor.	folio	20	li.	s.	d.
May. 2	By <i>Cash</i> li. 120. for the Neck-lace of Pearls sold again with advantage unto Mr. <i>Richard Pretty</i> _____	13	120	—	—	—
October. 1	By <i>Gain</i> and <i>Loss</i> li. 50. for 2 Stone-horses presented unto the Lord N. N._____	35	50	—	—	—
November. 4	By <i>Cash</i> li. 50. received of Mr <i>Boon-companion</i> the Merchant for the monie lent him the 17 <sup>th</sup> of <i>July</i> last upon his bond_____	41	50	—	—	—
December. 31	By <i>Ballance</i> L <sup>a</sup> A. 619. 16 s. 8 d. for transport of this account to a new Volume called <i>Litera B.</i> _____	43	619	16	8	—
		li.	839	16	8	—

Concerning the Nature of this *Account Particular*, you are to observe that it is but of such things you desire to have for your particular use and account, being either Jewels, Plates, Bullions, Rarities, Household-stuff, or the like Curiosities, for the Embellishment and Adornment of your Person and Habitation, whereof at any occasion you could make ready monie either with profit, or without much Loss: and therefore as the purchase thereof, if bought for ready money, will take and borrow the price of your *Cash*, and so diminish the same, for as much as you pay for it, which you are to Credite; so likewise to the contrary, as it hath been purchased and charged to this account, the Sale thereof will augment the other again, in as much as you shall receive and charge upon that account: but in case some things were presented unto you, then it will referre and adde the price unto *Gain*; or augment your Stock; and if you present any thing of this account unto others, it needs must refer and adde the price unto *Loss*, or diminish your Stock.

1658	Charges and Expences are indebted.		folio	21	li.	s.	d.
January.	3	To <i>John Faithfull</i> Steward of the Houshold li. 240. for 2 Coach guilded li. 100. for 4 Horses li. 100. for Stables, Hay and Oats 20 li. to the Coach-man for a quarter years Wages ( he being to have 20 li. per annum ) li. 5. to the Pages and Foot-men li. 15. viz. to <i>Anthony</i> 3 li. to <i>Bernard</i> 3 li. to <i>Charles</i> 3 li. to <i>Daniel</i> 3 li. to <i>Edward</i> 3 li. being for a quarter years Wages, paid by my order together—	16	240	—	—	—
	10	To <i>John Faithfull</i> Steward of the Houshold li. 20. for several New-years-gifts paid by my order unto the Pages and Foot-men, as also unto some others—	16	20	—	—	—
	19	To <i>Edward Holt</i> Taylor li. 20. 19. 10. for 3 suits of my sons, as by his bill—	34	20	19	10	—
February.	1	To <i>John Faithfull</i> Steward of my Houshold li. 240. $\frac{1}{2}$ for Provision into the Kitchin, as Flesh, Bread, Fish, Venison, Beer, and the like for a month li. 200. and to the Cook, for Limons, Oranges, Spices, Sugar-Confectures and Sweet-meats, 40 l. 10 s. together—	16	240	10	—	—
	2	To <i>Edward Holt</i> Taylour l. 31. 18. s. for the 5 Pages and Foot-mens black Suits, as by his bil—	34	31	18	—	—
	20	To <i>John Faithfull</i> Steward &c. li. 50. 16. for Shoes, Stockins, Ribonds, Linen, Hats and Gloves, li. 15. 16. for the Vintner for Wine and Sack 25. li. to the Beer-brewer li. 10. 2s by his bil paid—	16	50	16	—	—
March.	2	To <i>John Faithfull</i> , &c. li. 350. for House-rent li. 50. of a quarter year, for Pen, Ink, Paper, and Port of Letters since the third of <i>January</i> 10 li. for Diet and Provision towards the Table since the last account li. 290, as by his bil together—	16	350	—	—	—
	7	To <i>Edward Holt</i> Taylour li. 112. for the Livery of 6 Persons in mourning, as by his note—	34	112	—	—	—
April.	3	To <i>John Faithfull</i> , &c. li. 310. for Provision into the Kitchin as before since the second of <i>March</i> , as by his bil—	16	310	—	—	—
May.	1	To the same Steward li. 290. for Provision as before li. 213. paid to the Pages and Foot-men for a quarters allowance li. 15. to the Cook for Wages li. 10. to the Post for Port of Letters, some Paper-books, &c. 12 li. to the Clark for $\frac{1}{2}$ years Wages 25 li. to the Brokers li. 15. together is according to his note—	16	290	—	—	—
June.	6	To the same Steward li. 230. for disbursed as before—	16	230	—	—	—
July.	5	To the same Steward li. 280. for disbursed as before—	16	280	—	—	—
August.	4	To the same Steward li. 300. more as before—	16	300	—	—	—
September.	3	To the same Steward li. 315. more as before—	16	315	—	—	—
October.	2	To the same Steward li. 340. more as before—	16	340	—	—	—
November.	1	To the same Steward li. 299. more as before—	16	299	—	—	—
December.	30	To the same Steward li. 507. more as before—	16	507	—	—	—
				li.	3937	3	10



1658

Creditor.

folio

22

li.

s.

d.

December.

30

By *Gain* and *Loß* li. 3937. 3. 10. for ballancing of this account,  
since it refers to and is comprehended by that account——

35

3937

3

10

*Note,* That this account containeth all the Charges and Expences paid and laid out either by your self, or some other of your Domestick servants substituted and authorized thereunto, as towards the defraying of your Domestick affairs and concernment, who is to keep punctual account and specification thereof, when, why, unto whom, and for what such & such mtony was paid, by your order and direction; so that at any time he may be in a readines to give the same in unto you at any demand: which having done as occasion serveth, you will in order thereunto, have a vigilant Eye perfixed upon it, and after examination and calculation had with *Gain* and *Loß*, as you see cause, you may reduce or raise those Charges and Expences of your Domestick affairs to somewhat less or higher, according to the improvement of your *Stock* or the strength of *Gain*: and in regard these monies have formerly been charged unto the account of the Steward or partie so substituted for that purpose, as having received it by your order and assignment, to keep and give you account thereof as aforesaid, they are now, after account received, to be charged upon this account, and Credited unto the partie that disbursed them by your order or for your use, by which, as your Book is kept punctually from month to month, you may draw the Total of this account together upon a little piece of paper, and do accordingly with that account of *Gain* and *Loß*, and then compare and calculate one with the other; the proceed of *Gain* will then resolve you presently in your expectation how much more you have either advanced then disbursed, or else disbursed then gained in that time with your whole *Stock* or *Principal*: and in such a well-contrived Harmony consisteth the whole Book and Body of accounts.

1658		Mr James Trustie of Dover Factor is Debtor.		folio	23	li.	s.	d.
January.	3	To Cash li. 1500. sent him in ready monie to Dover by Shipper <i>Hasting</i> , which he received, as by his letter of advice			14	1500		
	14	To Cash li. 1500. paid unto Mr. <i>Fenings</i> for his draught of Exchange dated the 6 <sup>th</sup> of <i>January</i> , payable at 6 days after sight, as by letter of advice			14	1500		
February.	1	To Cash li. 600. paid unto Mr. <i>Corseis</i> by his order and bills of Exchange dated the 8 <sup>th</sup> of <i>January</i> , payable within 3 weeks time after sight thereof			14	600		
May.	9	To Goods and Commodities for my own account li. 869. 8. for 20 pieces of Woollen Cloth sent him upon his desire and request, with Shipper <i>Hill</i> , packed up into one Pack <i>Numero 1.</i> and signed as in the margent, containing 1242 yards, at 14s. per Yard, is according to a Specification sent			26	869	8	
I★T	July.	1	To several Ships at Sea li. 1500 for Freight received by him of several Merchants of <i>Plymouth</i> according to agreement and his letter of advice at the returne of the <i>Hope</i> from <i>Riga</i>		12	1500		
	August.	12	To several Ships at Sea li. 1800. for Freight received by him as before of the <i>Good-adventure</i> returning from the <i>Barbados</i>		12	1800		
	October.	30	To several Ships at Sea li. 2500. for Freight received by him of the <i>Hope</i> and <i>Good-adventure</i> at their arrival from the <i>Levant</i> , according to bargain and agreement made with several Merchants of <i>London</i> , as by his letter of advice		12	2500		
	November.	11	To Cash li. 20. 15. 8. for Charges and Expences had about the Pack of Cloth sent him the 9 <sup>th</sup> of <i>May</i> , viz. for Package, Ropes, and Canvas 4 l. 10. for Carriers and Workmen at the Key 10 s. for the Custome of 20 pieces, and at the Ware-house 15. 15. 8. together		42	20	15	8
	December.	20	To several Ships at Sea li. 5000. for a Spanish prize-Ship of late taken by the <i>Hope</i> and <i>Good-adventure</i> at their returne from the <i>Levant</i> , sc. called the <i>Requital</i> , sold unto Mr. <i>Stoodford</i> Merchant-Adventurer, and received as by his letter of advice and account currant		12	5000		
						li. 15290	3	8



1658	Creditor.	folio	24	li.	s.	d.
January. 10	By several <i>Ships</i> at <i>Sea</i> li. 3600. paid and laid out by him for Freight and fitting them out. viz. About Victualing the <i>Hope</i> for a Voiage to <i>Riga</i> , it being freighted by several Merchants at <i>Plymouth</i> 1.250. and paid to the Captain <i>Good-look</i> and 100 men li. 850. for 6 months Wages whereof they are to pay Freight at the Expiration of the Voyage li. 1500— For the <i>Fortune</i> paid accordingly for a Voiage to the <i>Levant</i> , having 100 men on board with the Captain <i>Il-look</i> , victuals and six moneths Wages—li. 1200— For the <i>Good-adventure</i> designed for the <i>Barbadoes</i> , it being Freight by several Merchants for 1800 l. payable at the returne—li. 1300—	11	3600			
July. 9	By <i>Cash</i> li. 1000. for ready mony sent hither from <i>Dover</i> by Shipper <i>Hasting</i> who delivered it this day—	13	1000			
August. 20	By several <i>Ships</i> at <i>Sea</i> li. 2000. for Charges and Expences paid and laid out by him for a second Voiage to the <i>Levant</i> of the <i>Hope</i> and <i>Good-adventure</i> according to the first time, but now with power to seize upon any <i>Spanish</i> Vessel or goods they shall meet withall—	11	2000			
September. 23	By <i>Bills</i> of <i>Exchange</i> li. 2400 for a draught upon Mr. <i>Alonso</i> for 12000 Ducatons at 48 pence sterling per Ducat, payable at Usance unto my order is—	39	2400			
November. 2	By <i>Cash</i> li. 420. 15. 8. received by his order of Mr. <i>Ludowick</i> —	41	420	15	8	
December. 20	By several <i>Ships</i> at <i>Sea</i> li. 110. for Postage, Courtage and other Charges during this correspondency li. 10. as also for his provision and extraordinary pains in receiving and paying of these monies and dispatching of the Ships 100 li. according to his account current—	11	110			
23	By <i>Cash</i> li. 4500. for ready mony sent hither from <i>Dover</i> by Shipper <i>Hill</i> , who delivered it this day—	41	4500			
28	By <i>Cash</i> l. 1259. 8 s. remitted hither, payable by Mr. <i>Boeve</i> at sight—	41	1259	8		
		li.	15290	3	8	

1658

## Goods and Commodities for my own account

Debtor.

folio

25

li.

s.

d.

January.	15	To Cash li. 933. 15 s. for 50 last of Pitch, and 50 last of Tar, great Band, bought at <i>Riga</i> by Mr. <i>Know-wares</i> , at 50 Rixdollers per last Pitch, and 30 Rixdollers the last Tar (the last accounted for 12 Barrills) amounts to Rixdollars 4000. free on board according to his account sent hither by Shipper <i>Dirk Sail-well</i> , with two Vessells called the <i>East-merchant</i> and <i>North-star</i> , and for Charges, Postage, Courtage and Provision at 2 per Cent. in <i>Riga</i> 150 Rixdollers, together Rixdollers 4150. as it was drawn by him at two Usance payable unto Mr. <i>Mercator</i> at 4 $\frac{1}{2}$ s. sterling per Rixdollar valuta, received of Mr. <i>Need-monie</i> at <i>Riga</i> the 15 <sup>th</sup> of <i>November</i> 1657. which I paid this day unto his Assignee Mr. <i>Arnold</i> , as by acquittance	14	933	15	—
	20	To Cash li. 590. 9 s. for Asssecuration of 1000 li. at 4 per Centum paid li. 40. for Freight unto Shipper <i>Dirk Sail-well</i> of 100 last at 1 Rixdollar the Barrill is Rixdollers 1200. and 40 Rixdollers for his Coplaken and Fee 1240 Rixdollers at 4 $\frac{1}{2}$ s. sterling per Rixdollar is li. 297. for Excise and Custome at 2 li. per last, is li. 200. for Carriage, Ware-house and other Charges, as by a particular note l. 71. 9. together paid for these 100 last of Pitch and Tar	14	590	9	—
February.	6	To Gain and Loss li. 80. 16 s. for advance of the 100 last of Pitch and Tar, within 4 weeks	36	80	16	—
March.	3	To Cash li. 2936. for a 100 pieces of <i>Colchester</i> Cloth containing together 5872 yards, bought of Mr. <i>Lasting</i> at 10 s. per yard, ready monie, paid this day	14	2936	—	—
April.	1	To Cash li. 820. for dying them Black, Red, Blew and Tristamin, as by the note of the Dyer, li. 400. for Dressing and Pressing of them li. 400. Brokerage and Charges to fetch them home li. 20. together	14	820	—	—
September.	8	To Cash li. 20, for Brokerage and other extraordinary Charges towards the preservation and selling of these woollen Cloths paid more until this day	42	20	—	—
		To Gain and Loss li. 396. 3. 2 d. for advance of these 100 pieces of woollen Cloth since the third of <i>March</i> last gained withall by the blessing of God	36	396	3	2
			li.	5777	3	2



1658	Creditor.	folio	26	li.	s.	d.
January. 25	By Cash li. 475. received for 25 last Pitch at 19 li. per last, sold unto Mr. Caraway for ready mony	13	475	—	—	—
February. 1	By Cash li. 260. received for 20 last Tar at 13 li. ready mony, sold unto Mr. Takle, is	13	260	—	—	—
• 3	By Cash li. 487. 10. for 25 last Pitch, sold unto Mr. Fletcher at 19 li. 10 s. per last ready mony	13	487	10	—	—
• 5	By Cash li. 382. 10. for 30 last Tar at 12 li. 15 s. per last, sold unto, and received of Mr. Caraway	13	382	10	—	—
April. 4	By Cash l. 708. for 20 pieces of woollen Cloth sold unto Mr. Draper, viz. 5 pieces of Black containing 253 yards, 5 pieces of Red 260 yards, 5 pieces of Blew 249 yards, and 5 pieces of Tristamin 250 yards, together 1012 yards, at 14 s. per yard contant	14	708	—	—	—
• 18	By Wares for account of Mr. Good-trade li. 1781. 5. for 40 pieces of woollen Cloth sent him, upon his order, with Shipper Andrews Furgen Master of the Ship called the Sirene, bound for Dantzick, as by the specification, containing 20 pieces of Black 1150 yards, 10 pieces of Red 600 yards, and 10 pieces of Tristamin 625 yards, together is 2375 yards, at 15 s. per yard, amounts to	27	1781	5	—	—
May. 9	By Mr. James Trustie of Dover Factor li. 869. 8. for 20 pieces of woollen Cloth sent him upon his account, as by a specification containing 1242 yards at 14 s. per yard, is	23	869	8	—	—
June. 25	By Cash li. 201. 10. for 5 pieces of woollen Cloth sold unto Mr. Manfort containing 310 yards, at 13 s. ready mony per yard, according to specification, comes to	13	201	10	—	—
July. 8	By Cash li. 204. 14. 10. for 5 pieces of woollen Cloth sold unto Mr. Draper containing 311 yards, at 13 s. 2 d. per yard contant; as by a specification, is	13	204	14	10	—
August. 6	By Cash li. 216. for 5 pieces of woollen Cloth sold unto Mr. De Fisher, containing 320 yards, at 13 s. 6 d. per yard ready mony, comes to	13	216	—	—	—
September. 7	By Cash li. 191. 5. 4. for 5 pieces of woollen Cloth sold unto Mr. Books, containing 302 yards at 12 s. 8 d. per yard ready mony, as by Specificate	13	191	5	4	—
		li.	5777	3	2	—

		Wares for account of M <sup>r</sup> Good-trade of Dantzik are Debtor.		folio	27	li.	s.	d.
1658								
A:L	March. 26	To Cash li. 243. 8. paid Freight and Average of the Sea to Shipper <i>Wildfangh</i> for 500 barrils of Pot-ashes at 1 Rixdollar per piece is Rixdollers 500. and Average 50 Rixdollers at 4 $\frac{1}{2}$ s. sterling per Rixdollar is together li. 123. 15 s. and for the Custome of 2500 weight rated at 16 s. 8 d. per Cent. is 12 pence of 20 shillings, li. 104. 3 s. with other Charges and Expences, as Carriage, Ware-house and the like, as by a note li. 15. 10. marked as in the Margent and Numbred from 1 till 500		14	243	8		
	30	To Cash li. 262. 11. 11. paid Freight unto Shipper <i>Cock</i> of the <i>Charitie</i> for 2000 quarters of Wheat at 20 s. per Last or 10 quarters is 200 li. and for Fee 40 Rixdollers at 4 $\frac{1}{2}$ s. per Rixdollar is 9 li. as also for Subsidue and Custome 5 per Cent. rated at 6 s. 8 d. the quarter l. 33. 6 s. 8 d. with other Charges and Expences, as Granary, Carriages, Workmen and the like, according to a Specification li. 20. 5. 3.		14	262	11	11	
G:T	April. 18	To Goods and Commodities for my account li. 1781. 5 s. for 40 pieces of long Woollen Cloth, sent unto Mr. <i>Good-trade</i> of <i>Dantzik</i> by Shipper <i>Andrews Furgen</i> of the Ship called the <i>Sirene</i> , upon his order and desire Pack'd up in 2 Balls, signed as in the Margent, and Numbred 1. 2. containing 20 pieces of Black 1150 yards, 10 pieces of Red 600 yards, and 10 pieces of Tristamin 625 yards, together 2375. at 15 s. sterling per yard, amounts to		26	1781	5		
		To Cash li. 27. 10. for Charges and Expences had about those two Balls of Cloth, for Package and Carriage, l. 4. 10. Subsidue and Custome at 1 d. farthing the pound weight weighing 4000 pounds, li. 22. 10. for Charter-parties and Bills of Lading to the Notary 10 s. together is		14	27	10		
	August. 15	To Cash li. 2000. remitted by his order unto Mr. <i>Le Conto</i> at <i>Hamburgh</i> , payable at 2 Usance, and 37 s. 7 d. Flemish per li. sterling, by Mr. <i>Bickell</i> paid unto Mr. <i>Boston</i> for double bills of Exchange		14	2000			
	November. 31	To Gain and Loss li. 145. 1. 7. for Provision of 6750 li. at 2 per Cent. for selling of all these Wares li. 135. for Courtage, Postage and Brokerage li. 10. 1. 7.		36	145	1	7	
	December. 2	To Cash li. 2290. 6. 6. paid unto Mr. <i>Peter Equal</i> for his bills of Exchange at double Usance payable unto Mr. <i>Good-trade</i> , or order remitted per <i>Amsterdam</i> unto Mr. <i>Innocent</i> at 37 s. 4 d. by Mr. <i>Mombet</i>		42	2290	6	6	
					li.	6750	3	



1658	Creditors.	folio	28	li.	s.	d.
April. 1	By Cash li. 1028. 4. for 100 barrils of Pot-ashes sold unto Mr. Freeman, weighing 54 Centos neat at 41 s. the hundred weight ready money is	13	1028	4	—	—
May. 2	By Cash li. 400. for 500 quarters of Wheat sold unto Mr. Miller at 16 s. per quarter comes to	13	400	—	—	—
17	By Cash li. 1028. 4. for 100 barrils of Pot-ashes sold unto Mr. Glasier weighing 504 Cent. neat at 41 s. the hundred weight contant	13	1028	4	—	—
June. 9	By Mr. Andrews Baker l. 850. for 1000 quarters of Wheat at 17 s. per quarter payable within 6 moneths time, and putting in sufficient security for the Sum of	37	850	—	—	—
12	By Mr. Andrews Baker l. 533. 4. for 50 barrils of Pot-ashes weighing 248 Centos neat at 43 s. the hundred weight, payable within 6 moneths time and giving security thereof	37	533	4	—	—
July. 21	By Cash li. 514. 2. for 50 barrils of Pot-ashes sold unto Mr. Freeman, weighing 252 Centos neat at 41 s. the 100 weight contant	13	514	2	—	—
August. 8	By Cash li. 984. for 100 barrils of Pot-ashes sold unto Mr. Potter, weighing 492 Cen. neat, at 40 s. the hundred weight ready mony	13	984	—	—	—
September. 14	By Mr. Andrews Baker li. 400. for 500 quarters of Wheat at 16 s. per quarter, payable on the 14 <sup>th</sup> of November next coming, having given good security of it	37	400	—	—	—
October. 16	By Cash li. 510. 9. for 50 barrils of Pot-ashes sold unto Mr. Potter, weighing 249 Centos neat at 41 s. the hundred weight ready mony	41	510	9	—	—
November. 30	By Cash li. 502. for 50 barrils of Pot-ashes (being the remnants of 500 barrils) sold unto Mr. Glasier, weighing 251 hundred weight neat at 40 s. per Cent. contant	41	502	—	—	—
		li.	6750	3	—	—

1658		Adventure-land in Ireland is Debtor.	folio	29	li.	s.	d.
March.	25	To the State of England li. 3000. for 600 Acres of arable ground lying 12 miles from Dublin towards Waterford, received as Adventurer in part for the 5500 li. mony lent them the 25 <sup>th</sup> of March 1650, upon publick faith, rated at 5 l. per Acre, comes to	8		3000		
May.	10	To Mr. Honest Steward of the Manors li. 100. for Charges and Expences had about those Landeries, as by his specification delivered	18		100		
September.	2	To Mr. Honest Steward of the Manors li. 222. 18. 4. for Charges and Expences had about those grounds since May last, for Banking. Cutting, Mowing, Thrashing, Carriage and the like, as by his bil	18		222	18	4
December.	2	To Gain and Loss li. 332. 15. 8. for so much gained by this years improvement of these 600 Acres, besides and above all Charges reduced	36		332	15	8
					li.	3655	14

The Nature of this account is altogether according to those of the Manors of several Goods or Houses, differing only in that you had those Lands from the State in part of payment for the Debt and parcel they did owe to the Stock, as being contracted and purchased by it after that account was stated: and whereas the Manors and Goods or the Debt of the State are parcels of your Stock, so likewise these Lands deriving from the latter as aforesaid, must needs be a parcel of that account, and by this means Center to the Stock, in regard it takes its value from thence, and conveys it hither to a particular account, as it doth to the State of England in consideration of 600 Acres of ground, or 3000 li. sterling principal, for payment in part of a greater Sum they did owe unto you. Now after purchase, as the benefit and improvement thereof will be altogether for your own Use, or those you shall please to appoint, so you will be careful to keep punctual account of all Charges and disbursements about those Lands, and charge them from time to time upon these grounds, still giving so much Credit unto the partie from whence at first they went out by your order and direction; and so in process of time as you get any mony or profit by the Growth, Fruits, or Harvest of these grounds, you are to Credit this account, and charge the partie that received it by your appointment, for the same consideration, to the end that by



1658		Creditor.	folio	30	li.	sh.	d.
September.	3	By Mr. <i>Honest</i> Steward of the Manors li. 600. 4. for the Increase and proceed of this Land received this Harvest, as by his account and specification, for Wheat, Rie, Barlie and Pasture of Cattel.		17	600	4	—
November.	5	By Mr. <i>Honest</i> Steward of the Manors li. 55. 10. for Grasse, Hay, and Fruits sold of these Grounds, as by his bill delivered—		17	55	10	—
December.	31	By Ballance L <sup>a</sup> A. li. 3000. for transport of these 600 Acres upon a new account and Volume Litera B.		43	3000	—	—
				li.	3655	14	—

by reducing the Charges and Expences from the increase and revenue, the proceed and surplus may be put to the account of Gain and Profit, as received so much more then paid in consideration of the same account: Ever excepting the primitive worth for the Ballance in the future as long as it is in being, and your possession; but in case of selling it for ready money, or changing it for other goods, then in stead of the ballance, the Cash, Purchasor or Parcel of Goods you did get in exchange thereof is to poize and ballance it, as being charged for the same consideration upon its particular account, and so by this means one as it were riseth, groweth and liveth as a member, whilst the other is cut off, falls and dieth as a limb to and by the stock or body thereof.

1658

The Farmery of Pay-wellis Debtor.

folio

31 li. s. d.

March. 25 To the State of England li. 5000. for so much to be paid within 5 years in equal portion with 200 li. interest *per annum* by the Farmer thereof Mr. Nimble, as he shall receive it from the Tenants and Inhabitants, by virtue of a Letter Patent bearing *Westminster* the 20. of March 1658. that is to say, every year 1200 li. Principal and Interest

December. 30 By Gain and Loss li. 200. for Interest according to allowance of the State, besides li. 1000. received this first year in payment of the Principal

8 5000 — —  
36 200 — —  
li. 5200 — —

Concerning accounts of Farmeries, Securitie or Pawn-land, as the stem thereof is to be charged to the Original and Root by which it first did grow to be a parcel of your Estate, and the conditions, as the virtue or marrow, thereof are specified and expressed in plain tearms, according to the Tenour of agreement made with the parties from whom you had the same; so those fruits which from time to time you reap and get according to the virtue and goodness of this Tree, by the Farmer, Steward or Party authorized to that purpose, are to be brought in Credit upon this account, and charged again either unto *Cash* or the party that received them, by your appointment, who, if you shall desire or see cause, is to give you an account of it, or bring in the money to your *Cash* again: if punctual payment be made by the Farmer, then the first year  $\frac{1}{5}$ , the second  $\frac{2}{5}$ , and so every year a fifth part will be deducted of the Principal, and in stead of the Farm or 5000 li. security you will find at the expiration of those 5 years 6000 li. ready money in your *Cash*, without the improvement that can be made in the mean time by those moneys received in part.



1658	Creditor.	folia	31	li.	s.	d.
May. 1	By Cash li. 300. received of Mr. Nimble the Farmer of this Farmery, by virtue of a Letter Patent from the State	13	300			
August. 2	By Cash li. 200. received of the said Farmer Mr. Nimble, upon account in part as before	13	200			
September. 8	By Cash li. 100. received as before	41	100			
October. 30	By Cash li. 300. received as before	41	300			
November. 15	By Cash li. 50. received more as before	41	50			
20	By Cash li. 50. received more as before	41	50			
December. 2	By Cash li. 100. received more as before	41	100			
20	By Cash li. 70. received more as before	41	70			
25	By Cash li. 30. received more as before	41	30			
31	By Ballance L <sup>a</sup> A. li. 4000. for transport of this account upon a new Book, L <sup>a</sup> B.	43	4000			
		li.	5200			

It is also to be observed, that this Farmery hath been assigned unto you by the State in consideration of 5000 l. sterling Principal, with condition to pay you the same within five years time and with 200 li. interest *per annum*, in equal portions, that is to say, every year 1200 l. payable on such or such certain days by their respective Farmer or Commissioner: which having received, you are to charge Cash, and credit this account for the same 1200 li. as received in part of 5000 li. Principal, withall charging this account with the 200 li. interest comprehended in the 1200 li. received, and to give credit for so much to the account of *Gain*; and so it will appear that at the expiration of the first year there hath been paid to you or your Assignee 1000 li. upon account of 5000 li. Principal, and 200 li. upon account of 1000 li. interest or *Gain*, whereof you are fully to be paid within 4 years more.

1658

The High and Mighty, the *Lords States.* fol. 33 li. s. d.

December. 30 To *Gain and Loss* li. 1620, for 12 moneths allowance by virtue of a Commission received of their Lordships, dated at the *Hague* the 28<sup>th</sup> of *December* 1657. at 20 Rixdollers *per diem*, and 30 days *per mensem*, in the quality as resident in ordinary, is Rixdollers 7200. at 4 s. 6 d. *per piece*, comes to  
Whereof all Charges and Expences are to be defrayed and disbursed.

36 1620

li. 1620

*Note*, that this account serveth but for a publick Minister or Agitator of a foreign Prince or Lord, but may be of great use and benefit towards the ordering of his Domestick affairs and concernment, receipts and disbursements; for in comparing but his disbursements at any time with this account, he very easily can make calculation, how much he may enlarge his Train, or reduce his Charges and Expences, and so reform and order things accordingly, as he shall see cause.

1658

Mr *Edward Holt* is Debtor.

March. 27 To *John Faithfull* Steward of the Household li. 50. for so much paid him upon account, as by acquittance—  
April. 4 To the same Steward li. 100. paid him more as before by my order, as by his acquittance—  
September. 20 To the same Steward li. 50. for paid him by my order upon his account more in part as before—  
November. 30 To the same Steward li. 110. 18 s. for paid him by my order, in full of all his bills delivered—

16

50

16

100

16

50

16

110

18

li.

310

18

In this manner of account for the Tailor you may keep if you please all other accounts of Baker, Brewer, Butcher, Shoemaker, Vintner, Grocer and the like, that give you any Credit towards defraying of your Charges and Expences, crediting them from time to time for the things you had of them by your appointment, according to their bills examined and approved; and if you see cause to pay them any thing at their request or by your own accord, cause it to be paid unto them by your Steward or Attorney, then you may charge their account, and credit *Cash* or the Partie that paid it for the same sum of money.



1658

## of the United Netherlands are Creditors. fol.

			34	li.	s.	d.
January.	5	By Cash li. 500. remitted hither from <i>Amsterdam</i> by the Treasurer of the Exchequer Mr. <i>de Geer</i> , by their Lordships order, towards defraying of charges in a Commission received here in <i>England</i> , at 20 Rixdollers allowance <i>per diem</i> ; I say received in part of Mr. <i>de Visser</i> —	13	500	—	—
May.	27	By Cash li. 200. remitted as before, for part of my allowance received of Mr. <i>Books</i> —	13	200	—	—
July.	13	By Cash li. 450. received as before of Mr <i>Peter de Putt</i> —	13	450	—	—
September.	6	By Cash li. 300. received more as before of Mr. <i>Corfelis</i> —	13	300	—	—
December.	1	By Cash li. 170. received more as before of Mr. <i>William Boeve</i> , in full of a years allowance—	14	170	—	—
			li.	1620	—	—

But in case such publick Ministers receive Commissions, as usually it is done, concerning Trade of other private Men, then I shall refer them to the accounts of the Factors, Wares, Commodities and Bills of Exchange, where they will be satisfied more at large.

1658

## Creditor.

January.	19	By Charges and Expences li. 20. 19. 10. for 3 Suits of my Sons, as by his Bill delivered—	21	20	19	10
February.	2	By Charges and Expences li. 31. 18. for mourning Suits and Coats of my 5 Servants, Pages and Foot-men, as by his Bill delivered—	21	31	18	—
March.	7	By Charges and Expences li. 112. for the Liveries of 6 Persons in mourning, as by his Bill delivered—	21	112	—	—
June.	27	By Account Particular li. 17. 14. 10. for a black Suit of fine Holland-cloth for my self, as by his Bill —	19	17	14	10
August.	29	By the same Account li. 15. 5. 4. for a French Suit, as by his Bill, being for my own use—	19	15	5	4
October.	26	By the same Account li. 113. for 2 Suits, viz. one of gray Cloth at 17 li. and another laced with Gold at 96 li. as by his Bill delivered—	19	113	—	—
			li.	310	18	—

ever observing at the receipt of any thing from them that you credit their account by the very cause and end it is intended and used, as are *Charges and Expences*, *Account Particular*, or any other Account whatsoever, which accordingly you are to charge for the same consideration; and if paid, then charge their Particular Account, and credit the Party that paid it by your appointment in the same manner and consideration.

N

1658	Gain and Loss is Debtor.		folio	35	li.	s.	d.
February. 7	To several Ships at Sea	li. 5700. for the loss of the Fortune taken in her voyage to the Levant by the Spaniards, valued li. 4500. and for Charges and Expences had by Mr. James Trustie at Dover Factor to fit her out li. 1200. as by his account, see folio—	12	5700	—	—	—
March. 25	To Sir John Ireland Knight	li. 60. for a years interest of li. 1000 principal at 6 per Centum—	4	60	—	—	—
October. 1	To Account Particular	l. 50. for 2 Stone-Horses presented unto the Lord N. N.—	20	50	—	—	—
November. 10	To Mr. Honest the Steward of the Manors	li. 182. 15. 8. for several Houthold-stuff and Provision, with other Expences, as also for a years wages at 100 li.—	18	182	15	8	—
December. 30	To John Faithfull Steward of the Houthold	li. 100. for his yearly allowance—	16	100	—	—	—
	To Charges and Expences	li. 3937. 3. 10. paid and laid out this year about my House-keeping, and defraying of my domestick occasions—	22	3937	3	10	—
	To the Stock	li. 11928. 12. for the proceed of this account, being the improvement of the Stock this year, gained by the blessing of God besides and above all Charges and Expences already reduced—	2	11928	12	—	—
				li. 21958	11	6	—

Concerning this account of *Gain* and *Loss* there were much to be spoken of it, seeing it is one of the chief and principal Pillars that supporteth the whole Architecture, beautifieth and adorneth the entire body, & is as it were the only Soul & Life thereof, and the sole exaltation of this Amphithalami and Mystical Art: but to be brief, I shall but say that the *Debet* thereof referreth to the *Loss*, and the *Credit* referreth to the *Gain* of the *Stock*, seeming as it were to have a nigh coherence and sympathy with the nature of the Original or Hebrew-tongue, that bends it self from the right hand towards the left, and therefore is to be noted, when you lose any thing by any of the several accounts within your Book, as the same Loss will appear in the *Credit* of that account, so by consequence it must be visible in *Debet* of this account; and to the contrary, when you gain or advance any thing by any of your several accounts, as the same *Gain* or Profit will be apparent in the *Debet* of that account, so it needs must be visible in *Credit* of this account: and for which cause as your Books are kept punctual, and you being curious to know from time to time what you did gain and advance with your *Stock* besides and above all Charges and Expences, you need but take a small piece of paper and draw the Total Sum of this account, and then reduce both Loss and Expences from Gain, the surplus or proceed of Gain will be the Increase and augmentation of the *Stock*, which will be found and perceived in the virtue and strength of the several parcels and members thereof, centring in their operation to *Cash* as the heart and nourishment of those members, and altogether concurring and administering to the entire body the *Stock*.



1658	Creditor.	folio	36	li.	s.	d.
February. 6	By Goods and Commodities for my particular account li. 80. 16. for advance of 100 last Pitch and Tarr	25	80	16	—	—
March. 25	By Sir Thomas Vincent Knight li. 30. for a years interest of 500 li. principal at 6 per Centum	3	30	—	—	—
—	By the State of England li. 2640. for 8 years interest of li. 5500. Principal at 6 per Centum	7	2640	—	—	—
—	By the Manor and Forrest of Increase li. 100. for a quarter years improvement thereof	7	100	—	—	—
April. 5	By several Goods and Houses l. 2030 for Lease and Revenues received thereof	9	2030	—	—	—
June. 31	By the Manor and Forrest of Increase li. 100. for a quarter years improvement and profit	7	100	—	—	—
July. 2	By the Manor of Speedwell li. 250. for 6 months improvement and profit	5	250	—	—	—
September. 8	By Goods and Commodities for account particular li. 396. 3. 2. for advance of 100 pieces of Woollen-cloth	25	396	3	2	—
—	By the Manor and Forrest of Increase li. 100. for a quarter years improvement and profit	7	100	—	—	—
November. 2	By Account Particular li. 180. for a Chain of Gold with a medal of his Highness Effigies, as a Present	19	180	—	—	—
—	By Wares for account of Mr. Good-trade li. 145. 1. 7. for Provision, Courtage, and Port of Letters	27	145	1	7	—
December. 2	By Adventure-land in Ireland li. 332. 15. 8. for this years improvement and advance	29	332	15	8	—
—	By several Goods and Houses li. 805. for this years improvement, rent and revenues, gained	9	805	—	—	—
—	By several Ships at Sea li. 12240. for this years adventure and gain by them made in their several Voyages and Prizes at Sea	11	12240	—	—	—
—	By Bills of Exchange l. 358. 15. 1. for advance since September last	39	358	15	1	—
—	By the Manor and Forrest of Increase li. 100. for a quarter years improvement gained and advanced	7	100	—	—	—
—	By the Farmorie of Paywell li. 200. for a years interest of 5000 li. according to allowance of the State	31	200	—	—	—
—	By the Lords States of the united Netherlands li. 1620. for a years allowance as by a Commission from their High and Mightie Lordships, dated at the Hague the 28 <sup>th</sup> of December, 1657	33	1620	—	—	—
—	By the Manor of Speedwel li. 250. for half a years improvement gained and advanced	5	250	—	—	—
			li.	21958	11	6

1658

## Mr Andrews Baker is Debtor.

folio

37

li.

s.

d.

June. 9

To Wares for account of Mr. Good-trade of *Dantzik* li. 850. for 1000 quarters of Wheat at 17 s. per quarter, payable within 6 months time, having given sufficient security thereof—

28

850

12

To the same account l. 533. 4. for 50 barrills of Pot-ashes, weighing 248 *Centos neat* at 43 s. per *Centum*, payable according to the 1000 quarters of Wheat—

28

533 4

September. 14

To the same account li. 400. for 500 quarters of Wheat at 16 s. per quarter, payable on the 14<sup>th</sup> of *November* next coming, having given good securation thereof—

28

400

li.

1783

4

Note that this Baker bought such and such a parcel of Wares or Commodities from you, upon condition to pay it within the space of a limited time, and therefore becomes in the mean time a lawfull Debtor unto you until payment be made, and then is of right to be credited for so much paid either in part or in full, until altogether be discharged and the account finished. These Wares now as they are put here to his charge, so upon its proper account *folio 28.* (as you are to specify within the two second lines on the page where that Account or Creditor of such a parcel is to be found) they must stand credited for the same parcel, as being alienated and separated from the rest still in being of these Wares, to the end you may see at any time by this account how much is sold or remaining of it without going to the Ware-house or weighing and removing them over again, and so make calculation or draw accounts when you please: and seeing such account, as this is one, serving chiefly for memory sake, to see withall what Wares they had of, and when they will be paid unto you, to the end you may govern your self according to your other occasions at the prefixed time of receipt thereof: as also to have a necessary Debtor unto that parcel of Wares so alienated and separated from the rest of that account credited in your Book as for *Gain* or *Loss*, hath no reference to such Debtors if they be punctual of time and payment, that being comprehended by the other account of Wares or the Creditor thereof, unless there should appear some neglect or defect



1658

*Creditor.*

folio 38

li. s. d.

November.	10	By Cash li. 850. for 1000. quarters of Wheat at 17 s. per quarter, as in Contra paid this day	41	850	—	—
	13	By Cash li. 400. paid in part upon account for the 50 barrills of Pot-ashes on the other side	41	400	—	—
	15	By Cash li. 133. 4. paid in full of the said Pot-ashes due on the 12 of this instant Month past	41	133	4	—
	20	By Cash li. 200. paid in part of the 400 li. for 500 quarters of Wheat at 16 s. in the Contra	41	200	—	—
	24	By Cash li. 200. paid in full of all accounts and demands to this day	41	200	—	—
			li.	1783	4	—

defect either in agreement and payment, or in the Wares and Commodities. In which case Agio or Interest may be added unto, or else Tarra and Rabat be reduced from the parcel of mony or Commoditie ( for which he stands indebted ) as Principal Creditor to your Book, under the name and title of *Gain* and *Loss*. To sum up all together in one, he is a Debtor to Wares for such a Consideration, and at the time of punctual payment he is a Creditor by Cash; whereas to the contrary Wares becomes a Creditor by, and Cash a Debtor to him.

1658

## Bills of Exchange are Debtors.

folio 39 li. s. d.

January. 23 To Mr. James Trustie li. 2400. for several double Bills, (as *primo* and *secundo*) which he drew upon Mr. Alonso, being together 12000 Ducatoons of Venice at 48 pence sterling per Ducat or 24 great current of Venice, payable at use unto my order, which Bills I indorsed and assigned to be paid unto Mr. Bernardo, with order to reduce his charges and provision thereof, and to remit the Proceed unto Mr. Carvasal at Naples according to the course of Exchange, which was performed as followeth—

Alonso paid unto Bernardo the 20<sup>th</sup> of October Ducatoons 12000  
Bernardo reduced his provision at  $\frac{1}{2}$  per Cent. is 60 Ducatoons, with Courtage & Postage 2 Ducatoons, together 62 Ducatoons—

Resting Ducatoons 11938

which proceed of Ducatoons 11938.

Bernardo at Venice remits unto Carvasal at Naples the 21 of October payable at sight 101 Ducatoons, for 100 Ducatoons at Naples, with order to reduce his Charges as also provision, and to remit the Proceed and Ballance thereof unto my self or order and Assignes, according to the course of Exchange, which being done as followeth,

Carvasal at Naples received of Dandallo at Naples (for the draught of Eleazer of Venice) being remitted by Bernardo of Venice as aforesaid the 30 of October—Ducatoons 11819. 80  
Reducing for Port of Letters and Courtage Ducatoons 12. 20 Granos, and for his provision  $\frac{1}{2}$  per Centum, Ducatoons 81—

Resting Duc. 11914

which proceed of Ducatoons 11914.

Carvasal paid unto Faukon at Naples the 1 of November, for double Bills of Exchange, payable by Mr. Guner of London, at usance unto my self or order at 68 d. per Ducat or 100 Granos, which Bills he remitted hither as in the Contra received.

December. 25

To Cash li. 3284. 7. 7. paid for the draught in the Credit unto Alderman Sidenham for 10354 Crowns at 83 d. Sterling drawn by Olimphas of Genua the 25 of November at Ufo Valuta, received of Torquano—

42 3284 7 7

26

To Cash li. 7. 10. paid during this intercourse of these Bills, for Courtage, Postage and other Charges from the 20 of September until now—

42 7 10 —

27

To Gain and Loss li. 358. 15. 1. for advance of those Bills since September last, gained by the blessing of God—

36 358 15 1

li. 6050 12 8



1658

## Creditors.

folio

40

li.

s.

d.

September. 20

By Cash li. 2675. for 12000 Ducatoons drawn upon *Fernando Horacy* of *Lisbone* in several Bills at  $53 \frac{1}{2}$  d. sterling for a Ducat or 400 Reals current money, payable at use unto the order of *John Kernell*, (who paid it this day here in *London*) with order unto the said *Horacy*, to add his Charges and Provision thereunto, and to draw the Totalls upon *Mr. Laurence Masanelo* of *Sevile* according to the course of Exchange, which was done as followeth, *Horacy* in honour of the Bills paid unto the order of *Kendall* at *Lixa* the 22<sup>th</sup> of *October*. Ducatoons 12000 adding thereunto for Courtage and Port of Letters Ducatoons 10. and for his Provision  $\frac{1}{3}$  per Centum is 40 Ducatoons, together Ducatoons 50

41

2675

Total Ducatoons 12050

which total sum *Horacy* of *Lixa* draws upon *Masanelo* of *Sevile* the 23<sup>th</sup> of *October* at 100 Ducatoons of *Lixa* for 100 Ducatoons in *Sevile*, payable at 3 days sight unto the order of *Palavicini*, with order to adde his Charges as also Provision, and to draw the total of these monys paid upon *Nicolas Olimphas* of *Genua*, according to the course of Exchange, the value he having received of *Palavicini*, which was done as followeth.

*Masanelo* of *Sevile* in honour of the Bills paid unto the order of *Palavicini* the said total sum drawn upon him by *Horacy* of *Lixa* the 13 of *November*. Ducatoons 11036. 346

adding thereunto for Courtage and Postage 11

Ducatoons, as also for Provision  $\frac{1}{3}$  per Cent. is Ducatoons 48.75

Marvados, 375 being a Duc. is together Ducatoons

59.75

Total Duc. 11096. 46

which total sum of Duc. 11096. 46. according to order *Masanelo* of *Sevile* draws upon *Nicolas Olimphas* of *Genua*, at 442 marvados of *Sevile* for a Crown or 68. sols of *Genua*, payable at 4 days sight unto the order of *Richardo*, with order to adde his Charges and Provision, and to draw the total upon my self or order of *London*, according to the course of Exchange, *Valuta* received of *Richardo* at *Sevile*. *Nicolas Olimphas* of *Genua* in honour of those bills paid unto the order of *Richardo* at *Genua* as aforesaid the 24 of *November*. Crowns 9416. 26

adding for Courtages and Provision Crowns 80. 42

Total Crowns 9497.—

which total sum of Crowns 9497. (according to order received) *Olimphas* of *Genua* draws upon me the 25 of *November* at 83 d. sterling per Crown, payable at use unto *Alderman Sidenham*, *Valuta* received at *Genua* of *Torquano*.

December. 3

By Cash li. 3375. 12. 8. received for the remis of *Mr. Trustie's* Bills of Exchange, payable by *Mr. Guner* of *London*, made by *Faukon* at *Naples* the 1 of *November*, at *Uso Valuta* received of *Carvasall* who remitted them hither, as in the Contra, Ducatoons 11914. at 68 d. per Ducat

41

3375

12

8

li.

6050

12

8

1658	<i>Cash, (under the custody of Mr Rich. Gold-coin in Lombard-street Jeweller) is Debtor.fol.</i>		41	li.	s.	d.
September.	7	To transport of folio	13	18871	—	2
	8	To the Farmorie of Paywell, received of Mr. Nimble the Farmer by order of the States	32	100	—	—
	20	To Bills of Exchange, received of John Kernel for a draught of Lisbona of 12000 Ducatoons at 53 $\frac{1}{2}$ d	40	2675	—	—
October.	16	To Wares for account of Mr. Good-trade, received of Mr. Potter for 50 Barrills of Pot-ashes	28	5109	—	—
	30	To the Farmorie of Paywell, received of Mr. Nimble the Farmer by order of the States	32	300	—	—
November.	2	To James Trustie of Dover Factor, received of Mr. Ludewick by his order and for his account	24	420	15	8
	4	To Account Particular, received of Mr. Boon-companion for mony lent him	20	50	—	—
	10	To Andrews Baker, received for 1000 quarters of Wheat sold 6 months agoe	38	850	—	—
	13	To the same Baker, received in part for 50 Barrills of Pot-ashes sold 6 months agoe	38	400	—	—
	15	To the same Baker, received in full of the said 50 Barrills of Pot-ashes	38	133	4	—
		To the Farmorie of Paywell, received of Mr. Nimble the Farmer by order of the States	32	50	—	—
	20	To the same Account, received as before	32	50	—	—
		To Andrews Baker, received in part for 500 quarters of Wheat sold the 14 <sup>th</sup> of September	38	200	—	—
	24	To the same Baker, received in full of his account	38	200	—	—
	30	To Wares for account of Mr. Good-trade, received of Mr. Glasier for 50 Barrills of Pot-ashes	28	502	—	—
December.	1	To the Lords States of the united Netherlands, received in full of a years allowance of Mr. Boeve	34	170	—	—
	3	To Bills of Exchange, received of Mr. Guner, for a Bill remitted from Naples by Carvasal, 11964 Duc. at 68 d	40	3375	12	8
	5	To several Ships at Sea, received for prize goods	12	6000	—	—
		To the Farmorie of Paywell, received of Mr. Nimble the Farmer of this Farmorie by order of the States	32	100	—	—
	20	To the same Account, received as before	32	70	—	—
	23	To James Trustie of Dover Factor, received of Shipper Hill for his account sent hither	24	4500	—	—
	25	To the same Account, received as before, in full for a years allowance from the State	32	30	—	—
	28	To the same Factor, received of Mr. Boeve, for his account	24	1259	8	—
			li.	40817	9	6

This Account being the only Arteries, Wheels and Veins of the whole Body and Stock is by no means to be idle, but ought to be ever at Work & Motions, either by one improvement or other, which you think most advantageous and conducive to your good and profit; in as much as in things spiritual true faith must ever be at Motions by Work and Charitie &c. and yet as it is not Work but free Grace that causes salvation, so it is not *Cash* it self but *Credit* that is occasioned by it, which causeth Profit and Satisfaction. And thus having a full or experimental understanding, & quick insight



1658

*Cash is Creditor.*

		<i>folio</i>	li.	s.	d.
September.	7	By Transport of <i>folio</i>	14	13537	10 8
	8	By Goods and Commodities, paid for Charges and Expences of 100 pieces of Woollen Cloth	25	20	—
November.	11	By Mr. James Trustie of Dover Factor, paid for Charges and Expences about a Pack of Cloth	23	20	15 8
	18	By Faithfull Steward of the Household, paid for defraying of my Domestick affairs and Charges	15	1348	4 —
December.	2	By Wares for account of Mr. Good-trade, paid unto Mr. Equall for double Bills of Exchange remitted to Amsterdam	27	2290	6 6
	25	By Bills of Exchange, paid unto Alderman Sidenham for a draught of <i>Genns</i> of 10354 Crowns at 83 d.	39	3284	7 7
	26	By the same account, paid for Charges and Expences during the intercourse of the said Bills	39	7	10 —
	31	By Ballance L <sup>a</sup> A. 1. 20308. 15. 4 for transport of this account upon a new Volume L <sup>a</sup> B	43	20308	15 4
			li.	40817	9 6

insight of things both Spiritual and Temporal, you very easily will set your affairs on wheels and motions, either in one way or other, to the improvement and benefit both of Soul and Body, diligently observing those Rules & precepts of the Mind or Sense in the other Members of the Body: in order whereunto Note that *Cash* will be Debtor for all those monies which at any times are paid by, or received of others and put into it; and that in the contrary, *Cash* will be Creditor for all those monies which at any time are paid to, or received by others, and disbursed out of it: and as *Cash* is now either Debtor or Creditor, then it is to be considered, to or by whom she is occasioned, to be indebted or credited, whose account in your Book is to be charged of *Cash* Credit, or to be credited of *Cash* Debet, and thither you are to convey the same Sum you have either paid or received for such and such an account, as is here represented, to the Farmorie of Paywell, to Bills of Exchange, to Wares, &c. by Goods and Commodities, by Mr. James Trustie, by Faithfull Steward, &c. which having performed punctually, you can at any time calculate upon a paper apart, concerning the Receipts and Disbursements, Increase and Decrease of your *Cash*; and so order and regulate your other affairs and the improvement of the *Stock* according as you shall see cause and need in the Filling, Emptying, Distemper, Cure, Vertue and Credit thereof.

1658

*Ballance L<sup>a</sup> A is Debtor.*

folio

43

li.

s.

d.

December.

31

To the *Manor of Speedwell* within the County of *Sussex*.....

6

5000

To the *Manor and Forrest of Increase* in *Somerset*.....

8

4000

To several *Goods and Houses* lying in and about *London*.....

10

15000

To several *Ships at Sea*, viz. the *Hope* and *Good-adventure*.....

12

9000

To *Account Particular*.....

20

619

16

8

To *Adventure-land* in *Ireland*.....

30

3000

To the *Farmorie* of *Paywell*.....

32

4000

To *Cash*, under custody of *Mr. Richard Goodwin*.....

42

20308

15

4

li.

60928

12

For understanding of the *Ballance*, it will be necessary that you are quick-sighted and punctual in your affairs. And first, as you have kept your Book in order as is prescribed, until either such or such an intended time is expired, or that your Book is filled with writings, and drawing to a Period or *Ballance*, then as you are minded to transport those Debtors and Creditors, whose accounts do not poize in their own *Debet* and *Credit*, from that Book as *Litera A*, upon a new Volume as *Litera B*. you will take a general Survey and Examination of all and singular the Accounts in that Book *Litera A*, contained, whether they are kept punctually from time to time, yea or no, where any neglect appears, which will be discovered by the direction of the points in the first line, or by comparing the *Debet* with the *Credit* throughout the whole book, as also by the ending time of every page, and the just course thereof considered; besides that, it may be perceived by those Accounts, Bills, Notes and Certificates of your Debtors and Creditors, which you shall find either to be wanting or lost, or else not inserted and stated into their respective Accounts of that Book, in which case you can easily reform defects, and perfect what is amiss, or adde what is wanting: and having done so, take a sheet of paper, and begin from the first account of your Book, and adde the several sums together, first in *Debet* and then in *Credit*, which total sum now of them both, either *Debet* or *Credit*, exceeds the other, for so much as the proceed or surplus will be, you are to Note upon that paper, as a perfect List of all and singular the Debtors



1658

Ballance L<sup>a</sup> A. is Creditor.

folio

44

li.

s.

d.

December.

31

By the Stock-

1

60928

12

Debtors on the one side, and on the other page the Creditors; and in such a manner run over the whole Book, from the first to the last account, leaving those untouched which you shall find either shut or poized both in *Debet* and *Credit*, only noting and extracting those whose *Debet* surpasses their *Credit* in number, or whose *Credit* exceeds their *Debet*, as aforesaid. Which being done accordingly, you will see whether your Book is kept well yea or no, by the Counter-poizing and Comparing of the Total sum of all the Debtors with the Total sum of all the Creditors of the whole Book; for if but the least peny should vary in both sums, your Book could not be accounted just and lawfull, until the Error or Transgression were discovered by examining and searching it over again, and so remedied and corrected. Which having all performed and finished by that sheet of paper sincerely and uprightly, you may confidently goe on in Ballancing the Book it self, without fearing to commit any farther fault or error, and so Transport those Debtors and Creditors from the Ballance L<sup>a</sup> A. unto the new Volume L<sup>a</sup> B. placing and distributing them according as you shall see cause and convenient, & proceed from time to time in managing and ordering them as you did formerly in the first Book, until that second Book be filled also, and then it may be brought to a third as L<sup>a</sup> C. and so continued for ever. And thus, if at any time you desire to see the Total Members and Branches of your Stock, and which of them are sound or corrupt, quick or distempered, profitable or unprofitable, perfect or imperfect, Note, those Members or Branches you will perceive and discern by the Extra<sup>t</sup> and Account or Ballance, which you shall draw out of your Book upon a particular paper only, for your rule and advice in remedying and curing, or cutting and destroying of them.

By the Court

Doctors on the one side, and on the other side the Creditors, and  
in such a manner run over the whole Book, from the first to the  
last account, leaving those not needed which you may find either  
first or pointed both in Debit and Credit, only being and extracting  
those whole Debit surpluses their Credit in number, or whole Credit  
surpluses their Debit, as stored. Which being done according  
ly, you will see whether your Book is kept well or no, by  
Counter-pointing and Comparing of the Total sum of the Debit  
ours with the Total sum of all the Creditors of the whole Book, and  
if but the least penny should vary in both sums, your Book could  
not be accounted just and lawful, until the Error is manifestly  
were discovered by examining and searching it over every page,  
remitted and corrected. Which may not all be entered, and finished  
by this sheet of paper, and you may find it, without further trouble,  
by going on in Balancing the Book in this, without further trouble,  
any further fault or error, and to Transfer thereof, as and to  
draw from the Balance L. A. into the new Volume L. A. by  
and distributing them according as you shall see cause and reason,  
and proceed from time to time in managing and ordering them as  
you did formerly in the first Book, until the second Book be filled  
also, and then it may be brought to a third as L. G. and so continuing  
it for ever. And thus, at any time you desire to be the Total  
Members and Branches of your Stock, and which of them are  
found or correct, quick or slow, or of any other kind, or any other  
ble, perfect or imperfect, let the Members be drawn out  
will perceive and discern by the Examined and Account of them,  
which you shall draw out of your Book upon a particular occasion  
iv. for your rule and advice in managing and ordering them,  
and disposing of them.



## A further Instruction of the Method of this Book kept by *Debitor* and *Creditor*.

**T**HE manner of keeping our accounts by *Debitor* and *Creditor* is nothing else but an Abstract or Abridgment of that which was first devised in *Italy*, upon very good consideration, commonly called *Merchants Accounts*; only with this difference, that whereas the *Italian* alloweth and requireth a *Lieger*, a Journal and Waste-book, with several other Books more, this comprehendeth them all in the *Amphithalami* or *Lieger* as amply and circumstantially as the former three might or could doe. Which we may performe in observing that every *Debitor* must have a *Creditor*, and so on the contrary every *Creditor* his *Debitor*: and thus the left side of our *Lieger*-book being open, we take for the *Debitors* side, and the right side of the said book, towards our right-hand, we take for the *Creditors* side; wherein we enter every account by it self first from the parcels of an Inventory as it were of our whole Estate under the head of an account called the *Stock*, referring every parcell or member thereof unto a particular account of the same *Lieger*, which at any time we may find to correspond each with other by the direction of the *folio* specified in the latter end of every particular, whereby the *Debitor* shews his *Creditor*, and the *Creditor* makes relation to his *Debitor*; which words are not used, but understood by such a one oweth, and such a one ought to have; not only of Persons, but of things themselves. As the great Merchants which buy and sell many Commodities for themselves or for others, they will arm an account, which is the *Spanish* Phrase, *Armar una Cuenta*; but in plain English, They will keep or frame an Account for themselves, and make their Ware-house or Magazin *Debitor*, because the Ware-house is trusted with the Wares or Commodities: others (as we have done) will make the Commodities *Debitor*, and their own Capital or Stock *Creditor*. In like manner (because their monies are laid up or locked in a Chest which they call *Cash*) they will therefore imagine this *Cash* to be a person whom they have trusted; and make the said *Cash* a *Debitor* for the Money they put into it; and when they pay out that money or any part thereof, they will make *Cash* *Creditor*, and that party to whom it was paid shall be made the *Debitor*; and if he do pay the same by your order to another man, he shall be made the *Debitor*, and so the other is discharged and becometh a *Creditor*: and so from one to another, until we come to receive the Money again, and then *Cash* is *Debitor* again: for we must still have a care to find a *Debitor* to have his *Creditor*, and that every *Creditor* may have his *Debitor*. When more Goods are bought for ready money, we make the account of Goods *Debitor* and *Cash* *Creditor*. When Goods are sold for ready money, we make the account of *Cash* *Debitor* and the Goods *Creditor*. When Goods are bought at time, then directly we enter the parcel into the account of the Goods from the Bill of the Sellers, making them *Debitors*, and the Person of whom they are bought *Creditor*. When Goods are sold at time, then, as afore, we state the parcel in order upon the account of the Buyer and make him *Debitor*, according to the Invoice and Specification, and in the same manner the Goods *Creditor*. If we buy Goods one part for ready money, and the rest at time, then we divide it in two parts, stating it first to account of Goods in *Debet* for the whole parcel and sum, making the Person of whom they are bought *Creditor* for the same: and then for as much as is pay'd in ready money we make the Seller *Debitor* and *Cash* *Creditor*. If we sell Goods part for ready money, and part at time, then first we make the Person *Debitor* (as before *Creditor*) for the whole, and the Goods *Creditor* (as before *Debitor*) and afterwards we make the *Cash* *Debitor* for so much as we receive in ready money, and

*Debitor.*  
*Creditor.*

How Parcels  
are found in  
the *Lieger*.

Capital or  
Stock.

*Cash*.

Money paid.

Money received.

Goods bought  
for ready money.

Goods sold for  
ready money.  
Goods bought  
at time.  
Goods sold at  
time.



## An Introduction to the second Part.

Money paid for  
Goods before  
it be due.

Goods sold in  
barter for o-  
thers.

the Person *Creditor* for the same money. When we have bought any Goods at time, then we enter it according to agreement and the specification as aforesaid, and if afterwards we should agree with the Seller to pay the same before it be due with rebate or discount, then we make the Person *Debitor* to Cash for so much as we pay him, and to Gain and Loss for the rebatement, or allowance for the discount. When we sell Goods in Barter for other Commodities, then we specify the Goods which we receive accordingly to its account, and make it *Debitor* to the Goods which we deliver, specifying the same in the briefest manner. For the saying is true,

*Receive before you write, and write before you pay,  
And so a good account be sure to keep you may.*

By which it seemeth that King Henry the eighth his *Jester* had some insight in this manner of account: for when the King told him that he had delivered a good sum of money unto a Gentleman, a follower of his, he answered, that for doing so he had noted in his Book that the King was a Fool, giving his reason for it, *because the Gentleman would never return back again, and that the King was cozened.* But the King asking what he would doe in case the Gentleman did return with the money; thereupon the *Jester* replied, *then I will put him in my Book for a Fool, and put you out.*

The Method  
and Manner  
of this Book.

It is observable that a man negotiating in this world must trust and be trusted. He that is trusted with any Goods, monies or other moveable things, is therefore called a *Debitor* or *Debtor* unto the Party that trusteth him therewith, and he calleth that Party his *Creditor*, because he gave him Credit for the same; whereby *Debitor* and *Creditor*, as aforesaid, concurrereth between Party and Party. And thus when we have ordered our *Lieger* from the account of the Stock into several heads, according to the several parcels thereof, giving every parcel a particular account, by which we find every *Debitor* a *Creditor*; then we point such parcels with a point that are so transported from *Debet* to *Credit* or from *Credit* to *Debet* as aforesaid, and let it stand by it self. But in process of time if we should pay or receive any Monies, buy or sell any Commodities, remit or draw any Bills of Exchange, or otherwise receive any Bills, Invoices, Advice, Accounts, Certificates, Notes, from our Factors, Stewards, Correspondents, Friends, or others with whom we have to deal, either for matter of Money, as Exchanges, Principals and Charges, paid and laid out, or for Goods and Commodities as aforesaid bought or sold; then instead of a Journal or Memorial we take such Letters of advice, Accounts, Bills, Certificates, Invoices and Notes, and keep them from time to time in safe custody, until we may be conveniently at leisure to enter such original papers, one after another, very orderly and exactly into the *Lieger*; adding then furthermore as many Heads of accounts as are necessary, and the *Debitors* and *Creditors* require; which having entred, transported to *Debitors* and *Creditors*, and pointed in the *Lieger* as aforesaid, we write upon those Letters of advice, Accounts, Bills, Certificates, Invoices, Specifications and Notes, that they are examined and entred on such and such a day, and so lay them up orderly and distinctly, to be at hand if occasion requires. And in this manner we continue until all and every parcel and thing be entred, and then we find the Proceed of Gain and Loss very easily in every account, by examining and running over the whole Book, by which we can make Calculation and Ballance of our whole Trade and Book at pleasure, as we shall demonstrate more at large. Suppose that a Gentleman of such an Estate and Stock, as is in the first part of this Book *Litera A.* specified, died, leaving behind him a Son and only heir of all his Estate, who being a young man of age to manage his own, is desirous to deal in the world by traffick, and trade by buying and selling of Commodities, or to let out his money at Use, or by Exchange for other Countries, (unto which three actions we still observe our method, as being the Essential parts of traffick) and thereupon he ballances his Fathers Book and Estate, and endeavours to keep a true account of all his proceedings and negotiations by way of this manner of account of his Father, by *Debitor* and *Creditor*, that is to say, to have still a *Creditor* unto a *Debitor*, and a *Debitor* unto a *Creditor*, which must reciprocally answer each other. Now considering of his means for the effecting hereof, he findeth by Ballance *L<sup>a</sup> A.* that he hath a Manour consisting in two Houses, a Dairy, 1000 Acres ground, several Meadows, Orchards, Gardens, and 1000 head of Sheep and Cattel, lying within the



## An Introduction to the second Part.

the County of *Suceß* called *Speedwell*, and valued to be worth Principal 5000 li. Another Manour and Forrest lying within the Countys of *Somerset* and *Devon* called *Increase*, valued at 4000 li. Principal. Several Goods and Houses lying in and about *London*, valued according to Inventory and Estimation 15000 l. Two good Ships at Sea, the one called the *Hope* mounted with 20 pieces of Ordinance, of about 400 Tuns, valued with all appurtenances to be worth 3000 li. the other called the *Good-adventure* of 600 Tuns and 60 pieces of Ordinance, worth according to Estimation 6000 li. Some hundred Acres of *Adventure-land* in *Ireland* worth 3000 li. A Farmory called *Paywell* from the State for 4000 li. Plate and Household-stuff li. 619. 16. 8. and a Cash of Money furnished with li. 20308. 15 s. 4 d. Out of all these Parcels he makes a Stock or Capital, which he conveyeth from the Ballance L<sup>a</sup> A. and transferreth or enters it into a new Book called a *Lieger*, because the same remaineth (as lying) accordingly in a place for that purpose under the title of L<sup>a</sup> B. as you may see by the second part of our *Amphithatami*, making all those parcellis *Debitors* and *Creditors* as aforesaid.

*Ballance Litera A.* oweth unto *Capital* or *Stock* ————— li. 60928. 12. ————— *Ballance.*  
for those severall parcels above specified with a Years Improvement or Profit.

The Manour of *Speedwell* lying in *Suceß* 12 miles from *Goodford*, oweth unto *Ballance Litera A.* li 5000. for the value thereof, which my Father left me by descent from, &c. containing, &c. of the yearly value of 250 li. now in the Tenure, occupation or possession of, &c. ————— li. 5000 ————— *Manour.*

The Manour and Forrest of *Increase* in *Somerset* and *Devon* owes unto *Ballance L<sup>a</sup> A.* *Forrest.*  
li 4000. for the value thereof Principal according to Estimation, which my Father left me by descent from &c. containing &c. of the yearly value of 200 li. now in the tenure, occupation or possession of &c. ————— li. 4000 —————

Several Goods and Houses lying in and about *London* owe unto *Ballance Litera A.* *Houses.*  
li 15000. Principal according to Estimation that they were valued to be worth, which my Father left me by descent from, &c. viz. a House in, &c. of the yearly Rent and Value of, &c. now in the tenure, occupation or possession of, &c. another House in, &c. (untill all be specified accordingly) to the yearly value of 800. ————— li. 15000 —————

*Ships* at Sea are indebted unto *Ballance Litera A.* li 9000. One called the *Hope*, mounted with 20 pieces of Ordinance, of about 400 Tuns, valued to be worth with all the appurtenances 3000 li. now under the command of Master, &c. another called the *Good-adventure*, of 600 Tuns burthen and 60 pieces of Ordinance, worth 6000 li. now under the Command of Master, &c. together ————— li. 9000 —————

*Adventure-land* in *Ireland* is indebted unto *Ballance Litera A.* li. 3000. for 600 *Land.*  
Acres of arable ground, lying 12 miles off *Dublin*, which was adjudged unto my Father by the State in consideration of a greater Debt which they did owe unto him, now in the tenure, occupation or possession of, &c. of the yearly value of 150 li. — li. 3000 —

The Farmorie of *Paywell*, in the County, &c. oweth unto *Ballance Litera A.* l. 4000. *Farmorie.*  
in consideration of a greater Debt which the State of *England* did owe unto my Father, according to their Grant and Letter Patent for 5 years, to be pay'd in equal portion every quarter by the Farmer thereof Mr. *Nimble*, at present ————— li. 4000 —

*Account Particular* oweth unto *Ballance Litera A.* li. 619. 16. 8. for several sorts of *Plate and Householdstuff.*  
Plates, Jewels, Apparels and Householdstuff, &c. according to an Inventory *Litera A.* ————— li. 619. 16. 8.

*Cash* oweth unto *Ballance Litera A.* li. 20308. 15. 4. for so much ready money in several Gold and Silver species which I find this day in *Cash* under the custody and administration of Mr. *Richard Good-coin* in *Lombard-street*, I say, ready money — li. 20308. 15. 14.

Here you see that this young Gentleman hath an Estate of li. 60928. 12 s. which his Father left him by the ballancing of the Book L<sup>a</sup> A. to begin the world withall, consisting of the aforesaid eight Parcels. These eight Parcels now are transferred over in so many several Accounts of eight *Debitors*, and there is but one to be made *Creditor* for all these, which is Capital or Stock by the *Ballance Litera A.* which doth answer by Correspondency all the eight *Debitors* in their proper accounts, amounting all to the sum of li. 60928. 12. on the *Debitors* side, and so is here li. 60928. 12. on the *Creditors* side, which doth ballance the other, being so termed of a pair of Ballances, wherein equal



## An Introduction to the second Part.

weight being laid on every side, the Ballance will be just and even; and in like manner must all accounts (kept by *Debitor* and *Creditor*) be even ballanced, whatsoever the remainders of the accounts are, which falleth out by calculation upon the account. But the main *Ballance* of the whole Book may not differ one penny, and fractions of half pence and farthings are not used in our accounts, but accounted in the summaries at the First.

Entring his  
Commodities  
bought, and  
mony paid for  
them.

This Gentleman turning now a young Merchant, emploieth his Mony and buyeth some Commodities to be sent beyond the Seas, namely, 1000 pieces of Perpetuanoes, which cost him ready mony fifty shillings the piece; more 200 fother of Lead, at 10 li. the fother; Five hundred pieces of Bayes of divers sorts cost him 2200 li. and 200 Redding mingled-colour Cloth, amounting in all to 8700 l. which he paid in ready mony. And all these Commodities he doth enter by his Specification or Invoice into the Lieger, in one Parcel, under the head of Magazin, or Ware-house, or Commodities, as he pleases, in making the same Account *Debitor* for all, and his Cash *Creditor*, because the said Cash was made *Debitor* for the mony of li. 20308. 15. 4. as you see before; and now being made li. 8700. *Creditor*, there is li. 11608. 15. 4. more remaining in Cash, the rest is in Manours, Forrests, Ships, Goods, Houses, Farmories or Deposito plates and Jewels, &c.

First mony re-  
ceived and  
Debtors dis-  
charged.

By this time the Steward of the Manours, Forrests, Houses and Lands, paieth a quarter year Rent and Revenues received of the respective Tenants, Occupiers and Possessors of the several Manours, Forrests, Houses and Lands, according to his Account, which from quarter year to quarter year he is to give in unto you, being li. 350. of which mony Cash is made *Debitor* and the Steward is made *Creditor*, he being first charged in his particular account for so much received of the Tenants and Occupiers according to his Bill and Certificate first examined as aforesaid, and the said Manours, Forrests and Houses, &c. being credited proportionably for the same mony and time, as aforesaid.

Substantial  
what it is.

The three other existent Parcels by themselves for the Ships, Farmorie and Account Particular, remain still in the Book untouched.

Account for  
Voiajes for  
Hamborough.

The Merchant beginneth to ship his Commodities, and sendeth his 200 Cloths for *Hamborough* to a Factor or his servant, and payeth the States Custome and all charges concerning the same: and now he frameth an account of those Cloths, intituling the same, Voiage to *Hamborough*, or Cloths sent to *Hamborough* do owe unto the Magazin li. 2000. for 200 Cloths sent for my account to such a man, in such Ships, &c.

Money paid for  
Custome and  
Charges.

Then he doth charge this Account of Cloths with the Custome and Charges he paid; Cloaths sent to *Hamborough* do owe unto Cash li. 120. for Custome and Charges paid for the same, as appeareth by the Specification.

Voiage for  
Spaine.

For *Sevill* in *Spaine* he sendeth the 100 Perpetuanoes which he bought, and 500 pieces of Bayes, and 200 fother of Lead, which did cost him li. 6700. and the Charges, Customes and Impositions are li. 350. *in toto*.

Discharge

And hereupon he armeth an account under the name of Voiage into *Spain*, or some other such name, of the said Commodities, as every man thinketh good: So this Voiage is *Debitor* for the Commodities, Customes and Charges thereof, and the Magazin is discharged and made *Creditor* as above said; and likewise Cash is made *Creditor*, having paid the Customes, Impositions and Charges aforesaid.

Buying of more  
Commodities.

This Merchant having still a good deal of money in Cash, is not content with those Voiajes only, but intends to bestow some 1000 li. more upon a third Voiage: hereupon he buyes more 200 white Cloaths at 12 li. the piece, and 400 *Devonshire* Kersies at 40 li. the Pack, of 20 pieces for ready mony, together for the sum of li. 3200. hereupon entring the Year, Moneth and Day in the Margent, he makes *Debitor* and *Creditor* as aforesaid.

Voiage for  
Lizbon.

Magazin or Ware-house oweth unto Cash 3200 li. for two hundred white Cloaths of the mark following, amounting to 2400 li. and for 400 *Devonshire* Kersies at 40 li. the Pack of 20 pieces, which I bought for ready mony of Mr. Draper.

And so the Merchant ships these Cloaths and Kersies presently for *Lizbon*, and arms an account thereupon, with Charges and Custome, 200 li. in manner and form as he did before with the Voiajes of *Hamborough* and *Spain*; by which the Voiajes are made *Debtors* for the Commodities, Customes and Charges thereof, and the Magazin is discharged



## An Introduction to the second Part.

charged and made *Creditor* as aforesaid; and likewise Cash is made *Creditor*, having payed the Customes, Impositions and Charges aforesaid:

This Merchant not willing to bear so great an adventure of 1000 li. or 1200 li. in one Ship, doth cause himself to be assured of 5 or 600 li. in every Ship, at three, four and five upon the hundred, and payeth the same unto the Assurers. Hereupon he maketh the said Voyages *Debitors*, and Cash *Creditor* for so much, namely, 30 li. for *Hamborough*, 65 li. for *Lixbon*, and an 160 li. for *Sevill*, and so committeth the same to God's Will and Pleasure, and all these Parcells are entred into the Book.

Mean-time Mr. *Nimble* the Farmer of the Farmorie of *Paywell* doth pay 600 li. according to order, whereof Cash is made *Debitor*, and the Farmorie is made *Creditor*, and discharged of so much pay'd by the Farmer thereof in part of the States Debt.

The two Ships also are ordered to be fitted and freighted out by the Factor at *Dover*, *Plymouth* or elsewhere, which is performed accordingly by the Factor, having paid in setting them out, one for *Sweden* and the other for *Genoa*, 2000 li. for which he is to have Freightments at their returnes 3200 li. according to Agreement and Indentures; which the Merchant chargeth upon the account of the Ships, making them *Debitor* and the Factor *Creditor* for the same: but the Factor wanting mony in his hands, draws upon the Merchant some Bills of Exchange for 2000 li. which being pay'd by the Merchant, he maketh the Factor *Debitor* and Cash *Creditor* for so much.

The Merchant finding still some mony to spare, he delivereth out 6000 li. at 6 li. Interest *per annum*, unto another Merchant for six months, and thereupon he maketh this Merchant C. D. *Debitor*, and Cash *Creditor*, declaring to have his Bond of 9000 li. for the payment of two third parts, at such a day, in such a place. And for the interest mony of 180 pounds he maketh him likewise *Debitor*, and the account of Profit and Loss *Creditor*.

The Merchants Estate standeth now thus, at *Hamborough* 2150 li. at *Sevill* 7210 li. at *Lixbon* 3465 li. at Interest 6180 li. upon his two Ships 2000 li. and but little mony in Cash because of his daily Expences, besides what is due from the Steward and Farmer, which he is to receive at certain times.

Suppose now that our Merchants Cloaths are sold to divers Merchants and others at *Hamborough*, to be pay'd at six and six months, for which they have given their Bills obligatory, to pay the same accordingly. But some of those Merchants are desirous to pay their mony by way of anticipation, having Interest allowed them for it after the rate of eight in the hundred for the year, and so pay ready mony to our Merchant's Factor, and thereupon the said Factor maketh over by Exchange 800 li. by several Bills of Exchange to be pay'd here at 2 *Ulsance* (which is two months after the date of the Bill) by Merchants strangers. These Merchants strangers do accept the said Bills of Exchange, and you makethem several *Debitors* for the same, and your Factor of *Hamborough* *Creditor* for the said 800 pounds.

Moreover, your Factor hath set over some of those Merchants Bills of Debt for foreign Commodities, and hath taken in payment four Cases of Velvets which did cost 1600 li. and he sendeth them in several Ships, with an account of the Charges, Customes and Factorage of the said Velvets, amounting to 80 li. so the Velvets cost in all 1680 li. For this you make new account for Velvets, or the returne of the *Hamborough* Voyage *Debitor*, and your Factor *Creditor* for the said 1680 li. as aforesaid. And because you are to pay great Custome and Imposition of these Velvets, and your Cash is not well provided, you take up by Exchange here 120 li. to be pay'd by your Factor at *Hamborough*, and deliver your Bill of Exchange for it, and receive the mony; now Cash is made *Debitor* for the same, and your Factor that is to pay the mony is made *Creditor* for it accordingly.

This Factor doth now by Land send unto you the Account of your two hundred Cloths sold unto divers Merchants as aforesaid, and this Account is made in *Hamborough* or *Lups* mony, and it is supposed amongst Merchants that 26 shillings and 8 d. of their mony is correspondent to our twenty shillings *sterling*; according to this you reduce your *Hamborough* money into *Sterling* money after the rate, and your Factor in the same account hath already deducted his Factorage, Customes and all Charges incident upon the



## An Introduction to the second Part.

the Cloths sold by him: so that Casting your account upon the nett provenue of your Cloths, he hath received clear mony 2600 li. *Sterling*. Hereof now you do make your Factor *Debitor*, and the Voiage for *Hamborough Creditor*, and coming to that Account, you find the said Voiage *Debitor* 2150 li. and now to be made *Creditor* 2600 li. so you find here is 450 li. clear gains by the account, unless you shall become a Loser in the Velvets, for the mony deducted for Interest to him that payed before his time is already deducted in the Account of Cloths; so that to clear this Account of the Voiage, you make the same *Debitor* for the said 450 li. and the Account of Profit and Loss *Creditor* for the same.

You have now sold your 4 Cases of Velvets, two for ready money, and the other two at 6 and 6 months daies of payment, to M. M. Mercer, amounting to 1040 li. whom you have made *Debitor* for the same, and your Velvets *Creditor*, and for the other you have made Cash *Debitor* for 980 li. which you have received, and likewise your Velvets *Creditor* for the same sum; so in both 2020 li. and casting up your Charges, Customes and Impositions of your Velvets, you find them to amount unto 160 li. and for this sum you make Velvets *Debitor*, and Cash *Creditor*: so your Velvets did cost with all the said Charges 1840 li. and they were sold for 2020 li. so there is 180 li. advanced by the said Velvets, whereof to clear this account you make Velvets *Debitor*, and Gain & Loss *Creditor* as aforesaid. Having now mony in Cash, you make over 600 li. for *Amsterdam* by Exchange, with condition and order to your Factor, that from time to time as the mony groweth due he shall make it over again by Exchange unto you at double Usance, which is two months, as you made it over unto him. Some now in this Case will arm an account of Exchange, but it is better to make the Factor of *Amsterdam Debitor* for it, and Cash *Creditor*.

Return from  
Spain in To-  
bacco.

Account of  
Goods sold in  
Spain.

Loss upon  
Wares in  
Spain.

Reduction of  
Spanish mony  
into *Sterling*.  
Gain by To-  
bacco.

Mony made o-  
ver by Ex-  
change.

Reduction of  
Portugal mony  
into *Sterling*.

Ships are now arrived from *Saint Lucar in Spain*, and your Factor of *Sevill* hath sold your Perpetuanoes, Bayes and Lead, and in return thereof hath sent you a parcel of Tobacco, because Cutcheneale was too dear, and rich Indico is here too good cheap; withall he hath sent you the account of your Commodities kept in Royals of Silver, accounting six-pence for the Royal of the clear provenue, being 272400 Royals, making *Sterling* 6810 li. whereof you make him *Debitor*, and the Voiage for *Spain Creditor*, and when you come to the total of the same account, it appeareth that the said Goods did cost you 7360 li. and so there is lost 550 li. For this now, to clear the Account of the said Goods, you make Profit and Loss *Debitor*, and the said Voiage *Creditor* to balance this Loss, contrary to the Gain. The Tobacco did cost with all Charges 248000 Royals, which is 6200 li. for this you make an Account of Tobacco *Debitor* and your Factor of *Sevill Creditor*, in the same manner as you did your Velvets, putting thereunto the Impost which you pay'd for the same, and all Charges; and having sold your Tobacco for 10 s. a pound one with another, you find to have made clear above 10000 l. be it 10100 li. which cost you in *Spain* but 6200 li. so here is 3900 li. gotten; but when you lost 550 li. by your Wares sent into *Spain*: well this Account is cleared, Tobacco is made *Debitor* 3900 li. and Profit or Gain and Loss *Creditor* for the same; and now you are well stored for mony, for all is ready mony saving 3000 l. at six months: Hereupon you make more mony over by Exchange for *Amsterdam*, by several Bills to your Factor, to the sum of 5000 li. and thereupon he is made *Debitor*, and Cash *Creditor* for the said Sum. Interim your said Factor of *Amsterdam* hath made over unto you by Exchange the former 600 li. back again, for which you make him *Creditor*, and the Partie *Debitor* that accepted the Bills and is to pay you the mony at double Usance.

The Ships of *Lisbon* are also arrived, and bring in return of your Kersies and Cloths, 200 Chests of Sugar of three sorts, Panella, Mascovado, and Blanco or White Brasily, with advice that the Commodities are sold at a reasonable rate, for by the Account it appeareth that the nett provenue of it cometh to 6024000 Reys, which make 15060 Ducats of ten Royals or 400 Reys, is *Sterling* 3765 li. so that there is advanced by the account just 300 li. which are carried to the Account of Gain and Loss, as in the former Account. The 200 Chests of Sugar did cost 2750 li. whereof the Factor of *Lisbon* is made *Creditor*, and the Account of Sugar *Debitor*, in like manner as aforesaid, *Mutatis Mutandis*, and the said Sugars were sold payable at six and six months for 4100 pounds;



## An Introduction to the second Part.

pounds; so that the Charges and Customes deducted, there was 950 pounds gotten, which are likewise posted to the Account of Profit and Loss.

The 600 li. made over from *Amsterdam* are now due to be paid here, and the Merchant doth offer you to pay them by a new Bill of Exchange, whereunto you agree, and thereupon you make him *Creditor*, and your Factor of *Amsterdam* again *Debitor*; and withall you make over by Exchange other 2000 li. payable at double Usance, and for this you make him *Debitor* also, and Cash *Creditor*.

Money which was made over returned by Exchange again.

So likewise the two Ships are now returned from their Voiages, one to *Sweden*, and the other to *Genoa*, at their destined ports, and the 3200 li. freight pay'd by the Merchants that freighted them to the Factor at *Dover*; whereupon the Factor giving notice thereof unto the Merchant is made *Debitor*, and the Ships *Creditor* for the same, and the Proceed of his Account currant is either remitted by the Factor unto the Merchant, or by order of the Merchant to some other places beyond the Seas, or else drawn by the Merchant or his order, by Exchange, from the Factor as aforesaid; and the Factor is made *Creditor*, and Cash or the Partie who received the Money or Bill *Debitor* for the same: and because there was at first pay'd by the said Factor li. 2000. for fitting out the Ships for which there is now received by him 3200 li. so for the Surplus you carry to *Credit* of Profit and Loss, charging the Ships first with the same 1200 li.

Return of Ships freighted out.

The year is now almost expired, and every provident Merchant doth commonly make up his account, and draweth a Ballance of his Book; and this Merchant findeth to have received of his Steward for Rent and Revenue of his Manors, Forrests, Houses and Lands, 1050 li. besides what hath been specified already, in several times, as also of the Farmorie of *Paywell* 600 l. more, and for this he Credits the said Manor, Forrest, Houses, Land and Farmorie, Charging first the said Steward and Farmorie accordingly; and as it is received into Cash, then he transmitteth the same from their accounts, and Chargeth it to the account of Cash, and as much as is received by the Steward or Cash he carrieth to the account of Gain and Loss, as he did all the former parcels. Then he doth cast up his Expences of House-keeping, which came to 1000 li. and for this he makes Profit and Loss *Debitor*, having first made Cash *Creditor* for the same.

Money received of Lands and Howies.

Expences of House-keeping reckoned.

The 800 li. made over from *Hamborough* are received, and Cash is *Debitor* for it, and the Parties that pay'd the same are made *Creditor* and discharged. Now by the account of Profit and Loss there appeareth to be gotten li. 7360. clear, all Charges and Expences deducted: this is now carried to Stock, which is now li. 68288. 12. Hereupon take all the Remainders of the Accounts by *Debitor* and *Creditor*, which is the Ballance of the Book, and you shall find nothing on the *Creditor*'s side but the Capital of li. 68288. 12. which is Ballanced by the 10 Accounts following, and the 6 Accounts for the Manor, Forrest, Houses, Land and Household-stuffe, amounting to li. 36619. 16. 8. unaltered; the account of the Farmorie being only diminished one fourth part according to the Patent of the State, which was pay'd by the Farmer thereof into Cash as aforesaid,

Gain of the account of Profit and Loss, and the Surplus of Gain carried to Capital.

li. s. d.

So 36619. 16. 8. for the said Manor, Forrest, Houses, Lands, Ships, Plate and Household-stuffe.

Ballance of the Lieger Book Litera B.

3000.- ————owing by the Farmorie of *Paywell*.  
 6180.- ————owing for Money at Interest, by C. D. Merchant.  
 1040.- ————owing for Velvets sold to, &c.  
 3000.- ————owing for Tobacco sold to, &c.  
 4100.- ————owing for Sugars sold to, &c.  
 7600.- ————owing by the Factor of *Amsterdam*, &c.  
 610.- ————owing by the Factor of *Sevill*, &c.  
 1015.- ————owing by the Factor of *Lisbon*, &c.  
 3200.- ————owing by the Factor of *Dover*, &c.  
 1923. 15. 4. Ready Money in Cash.

li. 68288. 12.

Thus it appeareth that this Merchant hath augmented his Capital or Stock 7360 li. being now worth li. 68288. 12 s. And if he had been a Loser by the account of Profit and Loss,

Loss by the account of Profit and Loss.

## An Introduction to the second Part.

The Importance of a Cash-Book, or Account of Cash.

of a Month Book.

The method thereof.

Symmetrical proportion of Accounts.

Profit of Exchange known by Rechange.

or Gain and Loss, then must he make his Capital *Debitor*, and the said Account *Creditor*, to ballance the matter, whereby his Stock would have decreased. Now by these proceedings in Buying and Selling, Receiving and Paying, you may understand all other Voiages for what place soever, taking notice of the diversities of Monies and calculations of Exchanges, having an especial care to keep an orderly account of Cash of all the Monies received and pay'd out; which, as Money is *Publica Mensura*, or a right Judge to set a price unto every thing, so may you by the measure thereof (truly entred into the Cash-book or account) find out many doubts, questions and uncertainties in Accounts, especially if you note upon a paper or into a little book how much money there is either to be pay'd or received from month to month, and upon what day of the month, and to and of whom the same grows due, which you can easily doe if you take some three or four sheets of paper, and divide or fold it into as many leaves as there are months in the year, writing upon the first page *January*, the left side take for the money which you are to receive during that month, and the right side keep for the money you are to pay, as before. And in this manner do it with *February* on the second *folio*, and so with all the other months in order to the leaves, as *March* on the third, *April* on the fourth, &c. Now as you have any *Debitors* of whom you are to receive a certain Sum of money on such or such appointed daies by Virtue of Indenture, Bills of Exchange, Bonds or otherwise, or any *Creditors* unto whom you are to pay any money as aforesaid, then you are to specify the day of the month in the margent of that *folio* where this month is entred in the front, when the time of payment or receipt is expired, as soon as you have contracted or entred in *Debet* or *Credit* of your Lieger, such a Parcel, *Debitor* or *Creditor*, ever specifying the name of the Party and the Sum of money which is to be received or paid as aforesaid. If one year is about, then you can proceed in like manner with the other succeeding year, interlining but the expired year and month, and so by the view of the Book you easily can see how much money every month will grow due either to or by Cash, and so govern and regulate your affairs accordingly. For the Monies being *Publica mensura*, as aforesaid, proceeding from the originals of Commodities or Exchanges, and the Persons with whom you deal therein giving you light and direction to discuss their differences; therefore it may well be compared to the measure of *Hercules's Foot*, whereby the whole Symmetrical proportion of all his Body was found out. And many Merchants Accounts are as intricate and overgrown with Errors, as *Archimedes's Tombe* with Thorns when *Cicero* came to visit, by reason that they cannot see so easily the proper Condition of every Account in their Lieger, the same being first to be collected and examined within their Journal and Memorial.

But now methinks I hear one say, You have briefly shewed us the Manner of Accounts by *Debitor* and *Creditor*, with the application of it to a Merchant's negotiation for Commodities and Money, and also by delivering Money by Exchange, and how Money is gotten by Commodities, and by letting the same at Interest; But I cannot understand how a Merchant getteth Money by Exchange of Money by Bills of Exchange. Hereunto I answer, That it was omitted of purpose, because it should not obscure the former demonstration, otherwise the matter is of such importance, that whosoever dealeth without consideration of it is like to a blind man groping in the dark, & yet may hit the egg. For (according to the price of Exchange) all the Commodities of the Commonwealth which are exported, and all forrein Commodities imported, are sold.

Know ye therefore that the benefit or Profit of Exchange is never known directly but by the rechange thereof: To which end you may remember that our Merchant did first make over 600 li. by Exchange for *Amsterdam*, which were rechanged again; and then made over 5000 li. in several Bills; and now lately he hath made over 2600 li. one Bill for 600 li. and 4 Bills for 2000 li. more for the said place of *Amsterdam*, all at double Usance, to make the better Benefit and less Charges.

These



## An Introduction to the second Part.

These monies are made over at several prices as followeth.

600 li. are made over at 35 s. <i>Flemish</i> for the li. is	li. 1050
5000 li. are made over at 34 s. 10 d. is <i>Flemish</i>	li. 8708. 6. 8.
600 li. at 34 s. 6 d. is	li. 1035
2000 li. at several prices, one with another, at 35 s.	li. 3500

The manner  
how Exchange  
giveth profit.

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8200 li. *Sterling* being pay'd at Amsterdam did make *Flem.* li. 14293. 6. 8.

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These monies have been made over or returned again by Exchange at several prices, and the account cleared as followeth.

600 li. were made over from Amsterdam at 34 s. 2 d. is <i>Flemish</i>	li. 1025
5000 li. were made over at 33 s. 6 d. per li. <i>Sterling</i>	li. 8375
1000 li. more at 33 s. 9 d. pay'd at Amsterdam for the	li. 1687. 10.
1000 li. more at 33 s. 8 d. in like manner is	li. 1683. 6. 8.

The Factor taketh for his Salary, and payeth to Brokers,  
and makes over more

	li. 71. 4. 8.
600 li. and gave 33 s. 10 d. for the pound	li. 1015.

8200 li.

li. 13857. 1. 4.

257 li. 17 s. 10 d. more at the same price of 33 s. 10. he  
made over the just remainder in his hands being 436 li. 5 s. 4 d.  
and sendeth a particular Bill of Exchange of 257 li. 17 s. 10 d. for it

li. 436. 5. 4.

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li. 14293. 6. 8.

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Here you may find distinguished, that whereas you made over from *London* the Sum of 8200 li. *Sterling*, you now receive back 8457 li. 17 s. 10 d. whereby your Profit is 257 li. 17 s. 10 d. of this you make your Factor *Debitor*, and the Account of Gain and Loss *Creditor*; and the like of other Sums for other places. The *Spaniard* therefore frameth an Account of General Exchanges for all places, called *Cambios Generales*, to keep an even and just Account with his Factor, admitting a certain rate between him and the said Factor, according to which he rateth all the parcels of account, be it for Commodities bought or sold, or Monies paid and taken up again by Exchange, which is the more labour, but more exactly done; otherwise it bringeth some alteration in Accounts. As for Example,

Suppose this Merchants Factor at *Hamborough* did remain *Debitor* upon the Account 100 li. which is according to 26 s. 8 d. per l. *Sterling*. This Money he maketh over by Exchange, but he is fain to give 27 s. for the pound, which doth differ 4 d. *lups* in the pound *Sterling*: so that for this difference you must make another parcel, charging the Account of Profit and Loss with this Loss, and making your Factor *Creditor* for it, whereas in the general account of Exchanges all is brought over in one parcel: but herein every man may follow his pleasure.

Another Objection is made, How shall a man doe that hath no Stock, or little or nothing to begin the World, as divers men have done that from nothing come to an exceeding great wealth? what Book of account can they keep by *Debitor* and *Creditor*?

The Answer is manifest, all is grounded upon Trust. If any man will sell you Commodities payable at long days of payment, and you sell them, and pay him with his own, you can make him *Creditor* for the same, and the Commodities *Debitor*; and in like manner if any man lend Money unto you to trade withall. So that you may perceive that this is an excellent invention, and a most commodious course to know things readily.

The Bankers therefore that deale for Millions of pounds, and make great payments continually by assignation, do sum up every ten parcels, and post them over to a new account, because they know at all hours whether a man be *Debitor* or *Creditor* unto them.

If the treasure of Princes and States were disposed by this manner of Account, they should receive many benefits and advantages.

First, they should not be in wants, as they commonly are, but make their Treasure

S

The keeping of  
Accounts by  
the Bankers.  
  
States accounts  
to be kept by  
*Debitor* and  
*Creditor*.

## An Introduction to the Second Part.

goe further in payments, because they may know at all times where to find their own, and what is owing unto them.

Secondly, they should not be deceived as they are by their Auditors accounts, by way of charge and discharge, made sometimes many years after, when commonly Officers are much indebted unto them, and yet call for Money continually, which afterwards (before the account made) is consumed by extraordinary allowances, which are easily procured when their Monies are out of their Coffers; so that, upon the matter, they might pay that with one pennie which now doth cost them three pence, whereof the late Wars gave us a sufficient instance.

Lastly, the Charges and Expences of Officers would be much diminished, and States would content their followers and attendants with better pay.

A notable example of King Henry the seventh.

Worthy of perpetual remembrance is that noble Prince *King Henry* the seventh, who (in his singular Wisdom and Policy) knowing how Princes and States are subject to be wronged by their Officers in the disposing of their Treasure, by fraudulent and deceitful Accounts, which either by Ignorance or otherwise by Connivence do pass, did himself (with great facility) take an inspection in all his Exchequer accounts, by an abstract of the said accounts entred in a Book by some experienced and skilfull man in Accounts, whereunto his Highness did subscribe his royal Signature, before the Officers (upon good certificate made to the Lord Chancellor) could have their *Quietus est* pass the great seal of *England*. And the said King was pleased many times to enter into particular Examination of some of the accounts, whereby he did strike a terror into the hearts of the Officers; so that they became more careful, and durst not commit any fraud or deceit by combination or toleration, but his Treasure was duely administred and preserved. This Signature of the Kings in the said book is extant to be seen in the Exchequer.

Providence of the French King Henry the fourth.

Urgent necessity caused the French King *Henry the fourth*, when he was King of *Navarre*, to be present in the disposing of his Treasure, insomuch that afterwards (in possessing the Diadem of all *France*, and calling to remembrance his former observation by comparing things with their first Principles) he found that of every French Crown (being 60 Soulz) which his Coffers should receive, there came not above the fourth part *de claro* unto him. Whereupon by rooting out of corruption, deposing of needless Officers, profitable emptions of things necessary, and by wise disposing of them, he brought (*è contrario*) three parts of every Crown unto his Coffers, and did in progress of time accumulate a very great Treasure: and yet did he increase Officers fees according to the alteration of time, which (by accidental causes) had made every thing dearer.

Factors Accounts.

Thus much *obiter*. Now if a Merchant be also a Factor for others in the buying and selling of Commodities, delivering of Monies at Interest, and by dealing in Exchanges and Rechanges, having Factorage allowed to him for the same according to the manner of Merchants, some more and some less, as they agree between them; the difference in keeping other mens Accounts with whom they have any correspondence, is but small: for if it be for Goods or Merchandises sold, they will intitle the Account, *Goods of the Account of such a man do owe unto Cash such a Sum paid for Custome and Charges*; or if it be for Goods bought, he will doe the like, and discharge the Accounts by making the said Merchant *Debitor* or *Creditor*; for it is as the said Accounts require, which he doth also charge with Factorage, or Provision for his Salary: and therefore all Factors keep a particular Account to know what they have gotten by Factorage or Provision at the years end, and then they charge that Account with their Charges and all such Expences as they have been at, and the Remainder is posted to Capital, as in the Account of Profit and Loss; whereupon some others do bring their Charges and Expences, and so carry all the Provision to Capital or Stock. Herein every man may use his pleasure, for this manner of Account affordeth many distinctions: all which several Branches or Members of Account may be brought to make up the compleat Body; for by the dismembring of an Account, separating every thing in his proper nature, you are enabled to find out many Errors and intricateness of Accounts, by reducing the Body of it to his perfection.

Dismembring of Accounts.

And so by this Method of *Debitors* and *Creditors* we may be able to keep all other accounts of any Estate whatsoever, either of a lesser Value or a greater Extentation, in



## *An Introduction to the second Part.*

in a single Book ; not only for Merchants, Factors and Trades-men as aforesaid, but also for Lords, Private Gentlemen and all degrees of men whatsoever ; Nay for the greatest Monarchy, or the whole World if it were under one Government, as it is under the Dispensation and Power of God. And therefore to conclude this Introduction to, and Instruction of, our *Amphithalamie* or *Accomptants Closet*, we shall adde but one word more, that if the Supreme Authority of this Commonwealth would be pleased to reduce their accounts of State to such a manner, by giving every Shire, Circuit and County, or every Diocess of a Sheriff, &c. within *England*, *Scotland* and *Ireland*, and all the Dominions and Territories thereunto belonging, a particular head of an Account into a single Book, to be under the Custody of the Lord Chancellor or Keeper of the Great Seal of *England*, and to be committed to the Management and Trust of some approved Pious, Skillfull and Faithfull men and Inspectors, so that they know how to divide and distribute all and singular the Assessments, Assises, Customs, Impositions or Taxes, &c. whatsoever, laid and charged upon these Nations, very proportionably unto every such Diocess and Accounts as aforesaid ; and as the Mony or Account is received by the Treasurers of the Exchequer, how to charge the Exchequer as a publick Cash or as a Center of the whole Book, and to discharge such Sheriffs, Farmers or Accounts as aforesaid, of the same Mony, so paid from time to time into the said Cash, they receiving an Acquittance for it of the said Treasurers, which they are to give in unto the Keepers of the said Book, and to receive their Acknowledgment for the same, to the end they may produce them in their own behalf in case of Controversies or Questions when they are called to a General account ; and so the Keepers and Trustees of this Book are to see all things entred presently very punctually and orderly in their proper place and Nature, having ever a Vigilant Eye upon the publick Cash, how much there is in advance or arrear, by making it *Debitor* for the Monies received as aforesaid, and making it *Creditor* for the Monies paid out by Warrants for the occasions of the Commonwealth, either unto the Army and Navy, or Commissioners and Officers of the severall Regiments, Circuits, Cities and Towns, &c. which are to be made *Debitors* for the same, even as they are to be made *Creditors* for their Salary and proportion of Wages, answerable to the allowances and order of the Supreme Authority of these Nations. And so the Keepers of the Book from month to month are to draw out a Memorial or Note of the said Book, how much Mony there is in advance of the Exchequer, and how much in arrear of such and such a Circuit, Sheriff or Farmer as aforesaid, and to give the same in upon every demand unto the Supreme Authority or their Committee appointed for that purpose, to the end they may upon every occasion very easily and with great facility examine the said Book and Accounts, and if they see cause, to remedy the same according to their Prudence and Pleasure, answerable to the urgent occasion and Necessity of the Commonwealth ; and so we are confident, nay, are assured, that *England* will flourish and prosper even in despite of all its Adversaries, and not be so much subject nor liable to Distractions, Civil Warrs and Distempers, as of late we have been.

Moreover, if any body is not satisfied with the Premisses, but desireth more Instruction and Information in any thing, let him repair to Mr. *Nicholas Bourne* Stationer at the South entrance of the Old Exchange *London*, and he shall find further direction by the Author of this Book.

E M A N U E L.





# AMPHITHALAMI,

Or, The

## Accomptants Clofet,

Being an Abridgement of (the so called)  
ITALIAN BOOK-KEEPING;

Exactly and accurately shewing how to order, state and keep  
Accounts, either of a publick Farme or a private Estate,  
&c. into a single Book, and in an extraordinary short  
way, so that at pleasure and without the help of  
a Waste-book, Memorial, Journal or Annual, Calculation  
may be made of the Advance or Arrears, Gain  
and Loss, or the whole Architecture.

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A NEW METHOD,

Very necessary and beneficial for all *Lords, Knights, Gentlemen,*  
*Commissioners, Treasurers, Comptrollers, Auditors, Merchants,*  
*Factors, Farmers, and Stewards.*

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The Second Part, called *Litera B.*

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Composed by

A B R A H A M L I S E T Gent.





# The Table of the several Accounts of this Book, L<sup>a</sup> B.

A	Account Particular	7.	N	
	Adventure-land in Ireland	9.		
B			O	
	Ballance L <sup>a</sup> A.	1.		
C	Capitall or Stock	3.	P	Particular Account
	Cash	11.		Paywell the Farmorie
D			Q	
E			R	
F	Forrest and Manor of Increase	5.	S	Speedwell the Manor in Suceß
	Farmorie of Paywell	9.		Several Houses and Goods London
G			T	Several Ships at Sea
	Goods and Houses in London	5.		Stock or Capital
H			V	Howson & Turner there are his warts with
	Houses and Goods in London	5.		Manner of Speedwell Manner & Interest of Ince
I			W	
	Irelands Adventure-lands	9.		
K			X	
L	Land in Ireland called adventure	9.	Y	
M	Manor of Speedwell	3.	Z	
	Manor and Forrest of Increase	5.		

1659		Ballance of L <sup>a</sup> A is Debtor.		folio	l.	s.	d.
January.	I	To the Stock for the Principal and a years improvement		4	60928	12	—

January. I

*Ballance of L<sup>a</sup> A is Debtor.*

*folio*

I

11.

**S.**

d.

To the *Stock* for the Principal and a years improvement.

4

60928

12

---



1659

*Ballance of Litera A. is Creditor.**folio*

li. s. d.

*January.* I

By the <i>Manor of Speedwell in Sycesse</i> _____	3	5000	—	—
By the <i>Manor and Forrest of Increase in Somerset</i> _____	5	4000	—	—
By several <i>Houses and Goods in and about London</i> _____	5	15000	—	—
By several <i>Ships at-Sea, called the Hope and Good-adventure</i> _____	7	9000	—	—
By <i>Account Parricular</i> _____	7	619	16	8
By <i>Adventure-land in Ireland</i> _____	9	3000	—	—
By the <i>Farmorie of Paymell</i> _____	9	4000	—	—
By <i>Cash, under custody of Mr. Richard Goodcoin</i> _____	11	20308	15	4
		li. 60928	12	—

B b

The Stock is Debtor.

folio 3

li. s. d.

1659

The Manor of Speedwell in Suceß is Debtor.

January. 1

To Ballance L<sup>a</sup> A. for the true W<sup>o</sup>rth and Value thereof according to Estimation, Transported hither upon a new account—

2

5000



1659

*The Stock is Creditor.**folio*

4

li.

s.

d.

*January.*

I

By *Balance* L<sup>a</sup> A. for the whole Estate and a years improvement,  
as more circumstantially may be seen upon that Book and Ac-  
count, I place here upon new account the total of

1

60928

12

*Creditor.*

1659

The Manor and Forrest of Increase in Somerset is Debtor.

folio

5

li. s. d.

January. I

To Ballance L<sup>a</sup> A. for the true worth and value thereof according to Estimation, Transported hither upon a new account

2

4000

1659

Several Houses and Goods in and about London are Debtor.

January. I

To Ballance L<sup>a</sup> A. for the true worth and Value thereof according as they were specified and rated in that account, Transported hither

2

15000



*Creditor.*

*folio* 6

li.

s.

d.

*Creditors.*

1659	Several <i>Ships</i> at Sea are <i>Debtors</i> .		folio	7	li.	s.	d.
January. I	To <i>Ballance</i> L <sup>a</sup> A. for the value of two <i>Ships</i> , viz. one called the <i>Hope</i> , of 400 Tuns burthen, and 20 pieces of Ordinance, rated at li. 3000. and the other called the <i>Good-adventure</i> , of 600 Tuns burthen, and 60 pieces of Ordinance, according to Estimation, worth with all appurtenances and furniture 6000 li.		2	9000			
<hr/>							
1659							
<i>Account Particular</i> is <i>Debtor</i> .							
January. I	To <i>Ballance</i> L <sup>a</sup> A. for Transport of that account hither upon a new one		2	619	16	8	



*Creditors.*

*folio* 8

li. s. d.

*Creditor.*

1659

•Adventure-land in Ireland is Debtor.

folio 9

li. s. d.

January. 1

To Ballance L<sup>a</sup> A. for 600 acres of Arable ground, 12 miles from  
Dublin towards Waterford, rated at 5 li. per Acre, according to  
that account transported hither—

2

3000

1659

The Farmorie of Paymel is Debtor.

January. 1

To Ballance L<sup>a</sup> A. for part of a Debt which the State and Parlia-  
ment of England did owe me upon publick Faith, 1000 li. to  
be paid per annum in equal portion with 200 li. Interest, accor-  
ding to that account transported hither—

2

4000



*Creditor.*

*folio* 10 li. s. d.

*Creditor.*

D d

1659

*Cash*(under custody of M<sup>r</sup> Richard Good-coin  
in *Lumbard-street*, Jeweller) is Debtor. folio <sup>II</sup>

li. s. d.

January. I

To *Ballance* L<sup>a</sup> A. for ready money in several sorts of Coin found  
this day, in being Transported hither upon a new account—

2 20308 154



*Cash is Creditor.*

*folio* 12 li. s. d.





## Several Points very necessary to be known by a Merchant.



Lthough our intention is not to treat at large of Traffick, Commu- The Author's Scope. tation and Bartering of Commodities, &c. since that hath been handled already circumstantially by Mr. Gerard Malines, in a Book called *Consuetudo vel Lex Mercatoria*, or *The Law Merchant* (whither we refer the Ingenuous Reader;) yet we shall shew in brief of the principal points, how in case of *Negotiation* we may fitly order and state our Proceeding according to the Rule of Equality and Equity. And the thing which induceth us thereunto is chiefly, that there are

some Publick Ministers and many able Gentlemen, which either have a sufficient Stock to trade withall for their particular good, or are intrusted with Commissions and Commodities of some Private Friends and Correspondents from beyond the Seas, but for want of Practical Knowledg thereof, they for the most part neglect that Noble Exercise; whereas if they would but study these few points fundamentally, it could not but redound to their Renown, Profit and Pleasure. That is to say,

1. The Science of *Arithmetick*.
2. The severall *Weights* and *Measures* of all Countries, concerning all Commodities and the correspondence of them.
3. The Science of *Geometry*, and some inspection of *Cosmographie* and the *Mathematicks*.
4. The three Essential parts of Traffick, being *Commodities*, *Money*, and *Exchange* for Money by Bills of Exchange; under which all the Traffick and Trade is performed in all Countries, or by some of them, because they are the causes of Commerce, whereof the Effects are buying and selling of Commodities, receiving and paying of Monies, and delivering and taking of Monies by Exchange, with their adjuncts and accidents in the said course of Traffick.
5. The *Goodness* of the *Principal Commodities* of all Countries, either superficially for Colour and Beauty, or substantially for Quality & Use, as also the weight, fineness and valuation of the Monies of all Countries, with the proportion between the Gold and Silver, and the manner of Exchanges made by Bills upon the imaginary Monies invented to make Exchanges between Country and Country.
6. The *Customes* used in the buying and selling of Commodities for Money, or Bills obligatory, or by way of Commutation or Barter.
7. The *delivering* of Monies at *Interest*, or upon *Botomary*, or upon *Lives*, *Annuities* or *Pensions*, in nature of *Rent*, &c.
8. The *Fraighting* and *setting forth* of Ships, making of Charter, Parties, Bills of Lading, Invoice, Covenants and Contracts; as also the Sea-Laws, to decide all Questions and Controversies which fall out between Merchants and Mariners and owners of Ships.
9. The *Customes*, *Subsidies*, *Imposition*, *Tribute* and *Tolls* upon all Commodities imported and exported within the Dominions of all Princes and States.
10. The *manner* of making *Assurances* upon Goods, Ships, the Persons of men, or any other things adventured by Sea or by Land; and the *Customes* observed therein between Nation and Nation.
11. The *Keeping* of *Merchants Accounts* by *Debitor* and *Creditor*, and The Calculation of the diversities of Money, whereby the said Book of Account is kept.
12. The *Authority* and *Proceedings* of *Merchants Courts*, or *Priors* and *Consuls*, to decide the differences according to equity, in places where they are kept, or any other Laws

Imperial or common to some Countries, whereby Merchants Controversies are determined; with the course of Attachment and Sequestrations, or Executions and final Determinations by Arbitrators or judicial Decrees, in any Chancery or Court of Equity.

Of the three  
Essential parts  
of Traffick.

A tripartite  
Exchange.

Over-ballan-  
cing of Com-  
modities.

The Body, Soul  
and Spirit of  
Traffick.

Money the pub-  
lick measure at  
home.

Exchange for  
Moneys the  
publick mea-  
sure between  
Nations.

Commodities  
and Money are  
things Passive.

And knowing these twelve Points you shall be able to please your own mind, and give satisfaction of your sufficiency unto others. For the saying is true, *Melius est Civitatem ab optima Lege, quàm ab optimo Viro gubernari*; It is better to govern a City by a good Law, then by a good Man. And it is better for a Man to be ruled by Reason, then by his own Reason to seek to rule others. But that we digress not too far from our scope, we shall here insist upon some few necessary points only, referring you for the rest unto the said *Law Merchant*. First, as for the three Essential parts of Traffick, namely, *Commodities, Money and Exchange* of Money by Bills of Exchange. All the Traffick and Commerce between Nation and Nation, or Man and Man, is performed under these three Simples, which are properly the Essential parts of Traffick, being effected by Number, Weight and Measure. And herein is to be considered a Tripartite Exchange, that is, Commodities for Commodities, Commodities for Money, and Commodities for Exchange of Money by Bills of Exchange. For some Merchants do negotiate all for Commodities, others all for Money, or Exchange, or for all three, or any of them which yieldeth them most benefit and gain: and herein is their particular profit or *privatum commodum* more respected then the general good of the Commonwealth, whereby corruptible and unnecessary Commodities are given for staple Wares and durable Commodities, to the impoverishing of Kingdomes and Commonwealths. And not only is this Commutation or Exchange abused in kind, but also in the price, paying too dear for the one, and selling the other too good cheap: whereby cometh an over-ballancing of Commodities in price and quality, and not in quantity; whereby in effect Monies are given to boot, and as it were over and above the reasonable estimation of things: and herein is the course of Exchange by Bills predominant, and overruling both the course of Commodities and Money, as shall be demonstrated hereafter.

For the said three Essential parts of Traffick are properly the *Body, Soul and Spirit* of Commerce, and have their operation accordingly.

The first, as the *Body*, upheld the World by Commutation and Bartering of Commodities, until Money was devised to be coined.

The second, as the *Soul* in the *Body*, did infuse Life to traffick by the means of Equality and Equity, preventing advantages between Buyers and Sellers.

The third, as the *Spirit* and *Faculty* of the *Soul* (being seated every where) corroborateth the vital Spirit of Traffick, directing and controlling (by just proportions) the Prices and Values of Commodities and Monies.

True it is, that this *Spirit* and *Faculty* of the *Soul*, namely the Exchange for Money, taketh its original from the *Soul*, which giveth life to the *Body* of Traffick; that is to say, The Exchange of Monies by Bills of Exchange is grounded upon Monies, and Monies were invented and made by common consent to be the Rule and Square to set a price unto all things, and the right and true Judge of them, and is therefore called *Publica Mensura* or the *Publick Measure* between Man and Man. But since the manner of Exchange was invented between Nations and Nations, or Countries and Countries, Monies did only remain the Publick Measure within the Realms or Commonweales of every Country, between man and man, according to the Valuation of Princes and States imposed upon Monies: and the Exchange of Monies by Bills became *Publica Mensura* between us and forreign Nations, and between all Nations in the course of Commerce, according to which Exchange all Commodities are bought and sold. And albeit that the abundance or quantity of Commodities, and the many or few Buyers, or the scarcity of Commodities, causeth the Prices of Commodities to rise and fall, and likewise that plenty of Monie maketh things dear, and scarcity of Monie maketh them good cheap, as a property inherent unto Money as a true measure; yet we must observe in true order that both Commodities and Monie are passive since the Exchange was invented, which is only active, and that in Countries where all the Essential parts of Traffick are used. But howsoever, the Maxim is to be observed in the avoiding of the over-ballancing of



of Commodities in price and quality. *Marcus Cato* therefore saith advisedly, *Oportet patremfamilias esse vendacem, non emacem.*

The State therefore (as the Fathers of the Commonwealth) ought to be sellers and not buyers; which cometh to pass when the Expences of their Commonwealth do not exceed their Incomes and Revenues. This is to be effected by keeping a certain equality in the Traffick between their Commonwealth and forrein Nations. For Riches being Natural or Artificial, and both subject to Number, Weight and Measure, the Natural consisting in Lands, Vines, Forrests, Meadows, Cattel and the like; the Artificial in Mony, Gold, Silver, Cloth and all other Manufactures and Household-stuff, requirerh a certain equality in the true Commutation of things between us and other Nations. And Justice being distributive and commutative, every man of judgment knoweth that this part is comprehended under Justice commutative; and that Traffick consisteth of the Land Commodities, and of the Commodities of the Seas, and lastly, of the Commodities of other Countries and Nations. For God caused Nature to distribute her benefits or his blessings to several Climats, supplying the barrenness of some things in one Country with the fruitfulness and store of other Countries, to the end that interchangeably one Commonweal should live with another.

Natural and Artificial Riches.

These Aphorisms or selected Points are of great importance: for (as is noted before) Gain being the Scope of all Merchants, is procured without regard had to the Commonwealth, the Wealth whereof cannot properly decrease but three manner of ways; namely by selling our home-Commodities too good Cheap, by buying the forrein Commodities too dear, and by the transporting Moneys *in specie*, when the Exchange of Monies doth not answer the true Value of it, by Bills of Exchange.

Proper causes of the decrease of Wealth in a State.

For this Exchange is the Rudder of the Ship of Traffick, fastned upon the Parallell of the Keel of Equity, which doth rule and direct the said Ship upon all the Variations of the Commodities of all Countreys. Many men knowing that the Rudder doth govern the Ship, can notwithstanding give little reason of the cause of it, but admire to see so small a piece of timber have so great an operation; yet no man is so foolish as to attribute that power to the Sails, or any other appurtenances of the Ship, or to the main Body of it called the Hull of the Ship. Great is the Error therefore of those that will ascribe any effectual operation to the Quantity of Commodities, albeit there was a Traffick and Commerce without either Mony or Exchange for Mony, when the course of it was like a Ship sailing without Rudder or Compass.

Exchange the Rudder of Traffick.

Mony may well be compared to the Compass, having so many variations upon the several standards of the Coins of all Countreys, and changing continually from time to time in Valuation; Princes and Commonweals taking advantage one against another, either to draw treasure into their Kingdomes and Territories, or to advance the price of their Country Commodities. And Exchange may properly be compared to the Rudder of a Ship, which commandeth the directions of the Compass accordingly, and so doth the Exchange command the course of Mony: for let the Standards of Moneys be altered either in Weight, Fineness, or Valuation, the Exchange by altering the price (with great facility) according to Equity, is able to meet and overrule them all.

Moneys as the Compass of a Ship, and Exchange the Rudder.

The Learned have determined that no argument or disputation is to be maintained with those that will deny Principles, which by reason and common consent are indisputable and stand of their own Authority: for by an undoubted Principle or Axiom we know that the whole is bigger then his part, that two is more then one, and that two equal things being equally divided into a third are all equal.

Principles or Axioms, what they are.

The Knowledge of the Premisses is so naturally and visibly engrafted in the Mind of man as no doubt can be admitted; nevertheless there are men so intoxicated in their judgements, that being once possessed of an imaginary Conceit, they will never be removed; as he who asked of his Friend what he should doe with an heap of stones and trash to be rid of it? and was answered, That he should dig a hole in the ground and bury them: and when the other demanded of him what he should doe with the earth he should dig out? he told him he should make the hole so much the bigger to put them in both: and he could never be recalled from this Conceit, even in natural and substantial things, to be felt, seen and handled; although that Experience sheweth, that digging a hole

one should hardly put in the same earth again without cramming and labour, much less the other.

To deny the Principle of Exchange and Money as aforesaid, may be refuted and proved to be so plain an error, as we see the hand or index of a Dial to be the thing active, which sheweth the hour, and the letters are passive and immoveable in the action; and so are Commodities of the Course of Traffick where Exchange is used.

The Royal  
Banquet of  
great Britain.

Food dear and  
no Dearth.

Right Merchants are taken to be wise in their profession for their own good and benefit of the Commonwealth; for of the six members of all the Governments of Monarchies and Commonweals, they are the principal instruments to increase or decrease the Wealth thereof, as may appear by the description of the following Royal banquet. King James considering that all Commonweals are furnished with Divine-service, Arms, Laws, Riches, Arts and Sustenance, and that the managing of these things requireth six manner of Persons, namely, Clergy-men, Noble-men, Magistrates, Merchants, Artificers and Husband-men, (which jointly are the Members of all Commonweals) was graciously disposed to invite them all unto a Royal banquet, where (after many pleasing discourses) his Majesty was pleased that every Member of his Commonwealth as aforesaid should in one only word express the property of his Profession or Calling. Whereupon the Clergy-men did say, we Instruct; the Noble-men, we Fight; the Magistrates, we Defend; the Merchants, we Enrich; the Artificers, we Furnish; and the Husband-men, we nourish. The King answering, used these or the like Speeches; We do very well approve your Declarations in this brief manner, recommending every one of you to discharge your duty accordingly, with a remembrance that We (as your Head) must make the Body of the Commonwealth compleate. But seeing fault was found of the general Dearth of all things within his Realm, without any scarcity of the said things serving for the Back and Belly, we attribute it to you Husband-men, said the King, for Food is dear, and yet there is no Dearth. The Husband-men did excuse themselves, and laid the fault upon the Noble-men and Gentlemen for raising of their Rents, taking of Farmes into their hands, and making of Inclosures. Noble-men and Gentlemen did impose the cause upon Merchants and Artificers, for selling things dearer then in times past, which caused every man to make the most of his own according to his Profession: wherein the Artificers were easily dispensed withall, considering their Labours and workmens Wages, buying also all things dearer. So that the Fault did wholly remain upon the Merchants, who have the sole disposing of all Commodities exported and imported for the good or hurt of the Commonwealth; which caused the King to enter into consideration of the aforesaid three Essential parts of Traffick, namely, Commodities, Money, and Exchange for money by Bills of Exchange.

And Ingeniously perceiving that the Vital Spirit of Traffick did consist in the matter of Exchange for Moneys, because the same is the publick Measure between Nation and Nation, and that Gain was the Radical moisture of Commerce, which had his effectual power in Exchanges: His Majesty thought good to call divers Merchants to the Consultation of this business (being within their Element) to hear their opinion how to remedy the said Inconvenience.

Three manner  
of Merchants.

Offenders un-  
fit to make  
Laws.

Whereupon his Highness observed three manner of Merchants. The First (which were the greatest number) were ignorant of the Fundamental reasons of Exchanges, and being carried with the Stream, never took notice of it, but were guided therein by ignorant Brokers of Exchanges, according to the rule of forreign Nations. The Second sort of Merchants were those who did altogether practise to make a benefit by Exchange and Transportation of Moneys, and never did deal in Commodities at home or beyond the Seas, and these would not confess that there was any abuse committed by Exchange. The Third sort of Merchants (being the smallest number) were men of Wisdom and Experience, and yet they found the matter of Exchange to be a Mystery, until examination of the Properties thereof, and then (like good Patriots) they took a care for the Welfare of the Commonwealth. The First sort he did not regard, because of their Ignorance: The Second sort he did compare unto Vintners, who are not fit to be made Assistants in making of Laws against Drunkenness, and so rejected them: But the Third sort he did embrace as worthy Councillors to reform abuses; and some of these were



were of opinion, that by reason of the base money coined in the latter end of the Reign of *Henry* the eighth, all the forreign Commodities were sold dearer, which made afterwards the Commodities of the Realm to rise at the Farmers and Tenants hands, and that the same was made dearer through plenty of money and Bullion which came from the West-Indies, and especially, because an ounce of Silver was inhaunced by the said King from forty pence to forty five pence, and afterwards in proces of time was valued at threescore pence, and that the operation of the said alteration doth still continue. Others said, that the Prices of things being risen was of no great moment, because it was by denomination, and not really; for that which was called forty before, was now termed threescore, according to the Coins of Silver valued by the ounce as aforesaid. But the Wiser sort did goe further, and comparing the Prices risen of forrein Commodities, far more then the Prices of our home-Commodities, they did acknowledge that there was an over-ballancing of Commodities, and found that the course of Exchange for Moneys was the efficient cause thereof: For they did observe, that as the Elements are joined by Symbolization, the Air to the Fire by warmness, the Water to the Air by moisture, the Earth to the Water by coldness; so is Exchange joined to Moneys, and Moneys to Commodities, by their proper qualities and effects, whereby it did appear unto them,

Inhauncing of  
Silver altereth  
the price of  
things.

First, That our Money being undervalued in Exchange, causeth the price of our home-Commodities to be abated, and to be sold better cheap in forrein parts, and is also the cause that our Moneys are exported.

Secondly, The Moneys being transported taketh away the lively course of Traffick of our said Commodities, and causeth young Merchants to run by Exchanges upon Bills to maintain their Trade, paying great interest for Money, which they cannot take up by their single Bond, as they can doe by Bill, taking up the same by Exchange without Sureties.

Thirdly, This causeth young Merchants and others to make rash sales of their Commodities beyond the Seas, to pay their Bills of Exchange, whereby they overthrow the Markets of others, and make them sell better cheap. So on the contrary, the Coins being overvalued in Exchange, and also inhaunced beyond the Seas, causeth the Price of forrein Commodities to increase more then our native Commodities; and our Merchants are compelled (of Course) to make return thereby, because they cannot import those overvalued Moneys but to their exceeding great Loss. And by Exchange they find few takers, unless it be our young Merchants, which do consume their Estates by Exchanges and Rechanges. For of the said three Essential parts of Traffick we have but the use of one (as they have observed) which is the Buying of forrein Commodities, to make returns, increasing therein the Consumption of the said Wares, and not our own Moneys remaining hereby plentiful beyond the Seas; the rather, for that Bills of Debt (as ready Money) passing between man and man, causeth with them a lively course of Trade, whereby their Commodities are advanced in Price and Sale; neither are they compelled to sell them but at their Price, because they find Money at Interest, at five and four in the hundred.

This plenty of money is daily increased by our Merchants trading into *Spain*, and all others who do divert the Royals of *Spain* from us, because of the inhauncing of moneys beyond the Seas, where they have 25 upon the hundred Gain, when with us they make but 10 *per Centum*.

This Gain is practised by Exchange, and would otherwise be but imaginary; but is still predominant and overruling the Monies and Commodities, according to that known Paradox, That the imaginary moneys supposed in Exchange for money, made by Bills of Exchange, do overrule the course and propertie of Real and Substantial moneys *in specie*. For the Merchants valuation of moneys in Exchange doth overrule the States valuation of moneys: For when the State hath valued the shilling piece at 12 pence, Merchants undervalue the same in Exchange at 11½ d. and 11 d. not only in the price of Exchange, but also receiving beyond the Seas the inhaunced monies above their values, and not valuing of them in Exchange accordingly, and which is done for so many several places, being grounded upon the Weight, Fineness and Valuation of the money of each

The true ground  
of Exchanges  
according to  
*Par pro Pari*.

Countrey according to the *Par*, which is Value for Value; and so is our Exchange of *England* grounded upon the Weight and Fineness of our moneys aforesaid, and the Weight and Fineness of the moneys of each other Countrey, according to their several Standards proportionable in their Valuation, which (being truly and justly made) maketh the price of Exchange for every place, according to the Denomination of the money, whereupon all Exchanges are made.

The manner to  
calculate Ex-  
changes.

Imaginary and  
Real Coin.  
*Par* of Ex-  
change.

Exchange the  
publick measure  
of Nations.

The manner of  
Exchange.

Valuation of  
Money beyond  
the Seas incon-  
stant.

Weight of Mo-  
ney in Ex-  
changes.

These Exchanges do much differ in the name and proportion between the Gold and Silver, observed in most Countreys; so that we are to examine and compare our Weight aforesaid with the Weight of other Countreys, and the Fineness of the Sterling Standard with the Fineness of the several Standards of the Coins of other Countreys; and if we differ not from them in the proportion between the Gold and Silver, then may our Exchanges run at one price both for Gold and Silver, taking the Denomination according to the Valuation of Monies of each Countrey; and hereby shall we find how much fine Silver or Gold our pound Sterling containeth, and what quantity of other Monies, of *Germany, Italy, France, the Low-countreys, Eastland* and elsewhere, we are to have in Exchange to countervail the same in the like Weight and Fineness answerable to ours, be it by the Pound, Doller, Ducat, Crown, or any other imaginable or real Coin, giving alwaies Value for Value, and receiving the like, which is called *Par*. But this course of Exchange being of late years abused, and (as it were) made Merchandize, doth overrule the course of Commodities and Monies by rising and falling in price, according to plenty and scarcity of Money, and in regard of discrepance and distance of time and place: which made some Merchants (by mistaking) to compare the course of Commodities and Exchange to be alike; as if the measure of a thing and the thing measured thereby were all one. For even as money is *Publica mensura* or the Publick measure within the Realm between man and man, so is Exchange for moneys the Publick measure between us and forreign Countreys for all Commodities bought and sold; which therefore requireth a certainty in the calculation of the *Par* aforesaid, admitting nevertheless an advantage above the same, upon occasions on either side.

This Exchange is properly made by Bills, when money is delivered simply here in *England*, and Bills received for the same, to have the payment thereof in some other Countrey beyond the Seas, or when the like is done beyond the Seas and the money is received here in *England*, and that upon a certain price agreed upon between party and party, which is termed the price of Exchange, whereof Merchants have the only and whole disposing, and buy and sell their Commodities beyond the Seas accordingly: without that few or none of them doe look into the Nature of Exchange, as aforesaid, but only to the present Object, which is to know how the price of Exchange goeth at the time when they have occasion to deal therewith: howbeit such Merchants as never or seldom deal for Commodities, but altogether for Money by Exchange, have another observation therein; and Merchants that will be Exchangers indeed, must know perfectly the Weight and Fineness of our *English* Coin, and of the Forreign Coin also, and compare the same together to make the said Calculation of Exchanges; wherein they are not to be directed by the Valuation which is uncertain and inconstant, much less by the Toleration of Moneys beyond the Seas to goe currant above the said Valuation: so that by Authority they ought to be governed and directed herein, declaring the true Value for Value or *Par pro Pari*, as the very foundation of all Exchanges; because this is not a fit Study for every Merchant's capacity, and may be done nevertheless with great facility, and without interruption of Traffick, as shall be declared.

But to come first to the Particulars concerning Weight, we are to know that in all places beyond the Seas they use for their moneys (both of Gold and Silver) the mark Weight of eight ounces, with the division of twenty penny Weight, or twenty *English*, so called beyond the Seas, and the subdivision of twenty four grains here, or thirty two azes or grains there. These 8 ounces compared unto our pound-weight *Troy* of 12 ounces, are within a little all one, ounce for ounce in weight. But upon the pound of twelve ounces, as aforesaid, which is one mark and a halfe weight of theirs, it is found that in the said proportion of a pound our weight is heavier then the weight of *Germany* and the *Low-countreys* by three penny weight; and then the weight of *France, Italy, Spain* and



and *Scotland*, by four penny weight: all which may be considered in the price of Exchanges, in allowing more or less for the *Par*, according as the foundation of the Exchange lieth, either upon our twenty shillings Sterling, or upon their Crown, Ducat, Doller, Florin, or other Coin, which is properly the Head or *Radix Cambii*, whereupon Exchanges were made. This weight is to be considered in the weight of the piece of Coin, and from the pieces to the number of them in the mark or pound-weight aforesaid.

The Head of Exchanges, or *Radix Cambii*.

Concerning the Fineness of money to be calculated in Exchange, the same is known by weight, for it must be distinguished thereby; that is to say, we ought to know how much fine Silver or fine Gold there is in the mark or pound-weight of the sundry Coins of the several Standards of money of all Countreys where Exchanges are made between us and them; and to calculate the same upon the pound Sterling for some places, or upon the Crown, Ducat, Doller, Florin, and other imaginary Coins for other places, to the we may have Fineness answered by weight.

Fineness of money in Exchanges.

To understand the Premises, let us suppose that a Merchant stranger cometh into *England*, and bringeth with him many unknown and strange Coins to have the Coin of the Commonwealth for it according to Value for Value, by weight and fineness, and that the said Merchant (having weighed the said Coins) hath a sufficient knowledge of the quantity of the fine Silver and Gold which is contained in the said weight, and his desire is to have the same answered unto him by the like weight, & by the like fineness in weight in moneys of the Commonwealth. Herein (no doubt) he will be assured what fineness or fine Silver and Gold there is in our moneys, and that he may have the same by weight in the said quantity of Coins, whereupon (after the weight of our moneys) he will calculate distinctly what quantity of Silver and Gold there is in the said moneys, and what quantity of Copper, and so will require the full quantity both of the Silver and Gold, and of the Copper accordingly. So is it with the matter of Exchange, grounded upon the very Value of Coins; if there were no valuation whereby the price of Coins is baptized and named, which giveth a denomination of price unto the said Coins, or unto the Exchanges of the said Coines, which in the matter aforesaid maketh the said price of Exchange.

The manner to examine the Weight and Fineness of Money.

But so long as the Calculation remaineth upon weight and fineness, without respect had to the Valuation, so long may we esteem the said Coins to be in the nature of Materials or Bullion, that is to say, prohibited monies to be currant, which forrein Nations call Bullion, as it were unlawfull and fit to be melted down, from whence the word Bullion is derived; or which other Nations call the Materials, or Mass of Gold and Silver, even as Copper is called Allay or mixture thereunto.

Definition of Bullion & Allay.

Concerning the Valuation and Denomination of Monies, which gives a rate and price unto Exchange, even as it doth unto the several Species of Money in their kind, we shall in his place hereafter treat thereof.

Valuation of money in Exchange.

Concerning the Proportion between the Gold and Silver in the said Exchanges, we are to observe, that when the Proportion between the Gold and Silver was 12 to one, or one pound of Silver to an ounce of Gold (which is now 13½ to one,) then the ensuing Calculation in Exchange was true, namely, to account 8 Carrats of fine Gold, or four ounces of fine Silver for 20 shillings Sterling, reserving in the said rate a reasonable gain for the Merchants towards their gains and charges. But now that the said proportion is altered, and that 13 ounces and ½ part, or four penny weight is appointed to be given for one ounce; of necessity it followeth that the Silver is undervalued, and the Gold advanced: so that in matter of Exchange there ariseth a twofold Consideration, the one to be established in *Par*, according to the Gold Coins, and the other after the Silver Coins. And this measure of Exchange between us and forrein Nations is very tender and delicate; yet Merchants occasions in the course of Traffick do exceed the said limitation upon plenty or scarcity of Money, and the many deliverers or takers up of the said Moneys according thereunto, which is proper to confirm the mutability of Exchanging above the said *Par*, but never under the same: For it is like unto the needle of the Compass, which hath been touched upon the fixed North Star.

Proportion between Gold and Silver in Exchange made in *England*.

Some Merchants are so far wide from the Knowledge of the Value of Coins, and the Exchanges made thereupon; that they are of opinion, that there can be no certain rate

Proportionable  
valuations of  
Monies, for  
Exchanges to  
be made accor-  
dingly.

or *Par* of Exchange set to answer justly the Value of Coins in forrein parts, by reason of the diversity and disproportion of the Coins of Gold and Silver, and their intrinsecal and extrinsecal Values. But these Merchants are to understand that the Moneys of all Countreys have a proportionable Valuation relative within themselves, according to their several Standards for weight and fineness; only the smaller and baser Coin have some little known advantage, which may be considered of in Exchange, if there be cause that the quantity of those Monies do exceed the bigger and finer Coin. This consideration hath been had heretofore, and especially in the *Par* agreed upon between the *Low-countries* and *England*, in the year 1575, when upon the *Philip* Doller the Exchange was at twenty five shillings the *Par*, and the small Moneys would exceed twenty seven shillings and upwards, but the quantity did not surmount the better Coin. The like was upon the *Par* agreed upon with the States of the united Provinces, *Anno* 1586, at 33 shillings four pence; and with *Hamborough* and *Stoade*, to 24 shillings 9 pence *Lubish* upon the *Rixdoller* of 33 shillings, or 9 marks 4 shillings for our pound Sterling of 20 shillings, making 4 Dollers and one halfe to answer the said *Par*, which Doller is inhaunced since to 54 shillings, and we receive now but 4 Dollers for the same, and so for other places accordingly.

Of buying and  
selling of  
Commodities.

As for the Revolution of Buying and Selling of Commodities by the course of Traffick, we shall insist here upon the said Mr. *Malines* in that behalf, having purposely omitted in our several Accounts of Goods, Commodities and Commissions, to write any thing of it for the information of the Practitioners. Even as the whole Commerce and Traffick consisteth of our Land-Commodities, and some Fishing on the Seas, and of the Commodities of Forrein Nations: so from hence followeth an efficient cause of a kind of Revolution in the Buying and Selling of Commodities, because the Commodities of one Countrey growing rank and abundant, are transported into other Countreys, in whose stead needfull Commodities of those Regions are returned thither, which is Neighbourly lending between Kingdomes and Countreys. For, as is noted, God caused Nature to distribute her Benefits or his Blessings to several Climates, of divers things found in some places that are not in other places, to make an interchangeable course of the said commodities by way of Merchandizing.

Sundry means  
of buying and  
selling.

This Revolution of Trade may be illustrated by the consideration of the several means whereby the said Buying and Selling are effected.

For ready mo-  
ney.

1. The first is buying with ready Money, which is commonly the best, and with most advantage, for Commodities are sold better cheap: wherein the Knowledge of the goodness and necessary use is requisite.

At time.

2. There is also a buying and selling of Commodities payable at some limited time or times of payment, or partly ready money, & partly at times: & the difference of price herein is commonly above ten upon the hundred more or less, as the rate of Moneys at Interest is in the places of Commerce, where the said Commodities are sold and bought, and according to the plenty of money extant, unless the superabundance of Commodities do alter the same, especially if the Commodities be perishable by Corruption, Time and Accidents: so that the Condition, Quality or Goodness of the Commodities is much to be respected. Which was the cause that when Commodities did abound at the first, and the wealth of man was described by Cattel and other perishable things; all kind of Metal (as being durable) was most esteemed, and the purest Metal taken to be fittest to make Moneys of.

By bills of  
Exchange.

3. There is another Buying and Selling of Commodities, to be paid by Bills of Exchange, that is to say, the Buyer giveth a Bill of Exchange, or many Bills to be paid by Exchange in another place. As for Example, one buyeth 500 pounds-worth of Commodities in *London*, which are accounted in price as if he had bought them for ready money, and doth give unto the Seller of the said Commodities one or more Bills of Exchange for *Antwerp*, *Amsterdam*, or any other place, to be made according to the price of Exchange, which is made or ought to be made according to the Value of the moneys of one Countrey, and the Value of the moneys of other Countreys, by weight and fineness, and that according to the distance and discrepance of the time and place, where and when the said moneys shall be paid by the Buyers Friend, Factor or Servant,



Servant; and so the said Bill or Bills of Exchange are paid accordingly for the Commodities so bought.

4. Another Merchant having Money in Banks or the Bankers hands at *Amsterdam*, or any other place where Banks are kept, buyeth some Commodities in the said places, and casting up what the same doth amount unto, he goeth to the Bank, and assigneth the Seller of the said Commodities to receive so much money there, and the Bank (accepting thereof) giveth him satisfaction in the payment he makes unto others, according to the manner of Banks.

5. Another buyeth some Commodities there, or in any other place beyond the Seas, and for that purpose he hath a Letter of Attourney, called a Procuration or a Letter of Credit, either from his Master or any other here at *London* or elsewhere, who upon his Credit hath promised thereby to pay the Value of the said Goods in some place beyond the Seas, according to a price of Exchange agreed upon between the parties here (and the like is done beyond the Seas to be paid here) which is still according to the Value of moneys in both parts, answerable to weight and fineness by way of Exchange; and the like is done between *London* and *Excester*, *Plymouth*, *Tarmouth*, and many other places, upon the very same and uniform Coin, by Letters missive between Merchants here and there.

6. The most usual Buying and Selling of Commodities beyond the Seas, in the course of Traffick, is by Bills of Debt, or Obligations, called Bills obligatory, which one Merchant giveth unto another for Commodities bought or sold, which is altogether used by Merchants-adventurers at *Amsterdam*, *Middelborough*, *Hamborough*, and other places: for when they have sold their Cloths unto other Merchants or others, payable at 4, 6, 8. or more Months, they presently transfer and set over these Bills (so received for the payment of their Cloths) unto other Merchants, and take for them other Commodities at such prices as they can agree with the Seller of them, be it Velvets, Silks, Sattins, Fustians, or any other Wares or Commodities, to make return of the provenue of theirs; and so selling those forrein Commodities here in *England*, they presently buy more Cloths or other *English* Commodities, and continue a Revolution of Buying and Selling in the course of Traffick and Commerce, being so (in effect) as may be illustrated by Example.

Suppose that A. B. the Clothier selleth to C. D. the Merchant one Pack of Cloths for the sum of one hundred pounds payable at six months, and doth condition with him to make him a Bill in the name of such a man as he shall nominate unto him; A. B. the Clothier buyeth of D. E. the Gentleman so much Wool as amounteth to one hundred pounds, and doth intend to deliver him the Bill of C. D. the Merchant in full payment of his Wools, and to cause the payment to be made in his (this Gentleman's) name: but D. E. the Gentleman caused him to make the Bill payable to F. G. the Mercer, and the Mercer is contented with the like Condition to accept thereof; but causeth the same to be made payable to C. D. the Merchant, of whom he buyeth his Velvets and Silks, and so in payment of them, he delivered him (by an intermissive time) his own Bill which he first should have made to the Clothier. And herein you are to note, That in the buying by Bills, it may be made payable to the Clothier or to the Bearer thereof, and so all the parties are Bearers thereof, unto whom the same is set over by tradition of it only, which by a retrograde examination will appear; and this is called a Rescounter in payment, used among Merchants beyond the Seas, and seems strange unto all men that are ignorant of this Custome, and yet do they perceive a reason for it, and cannot deny the commodiousness thereof. For if the party that hath such Bills will not ride out (as they say) the time of payment of the Bills, he may goe to another man and buy other Commodities therewith, as if it were with ready money, the time only considered: Nay more, if he will have ready money for these Bills, he may sell them to other Merchants that are moneyed men, (abating for the interest for the time, and commonly one month over) according to the rate, as they can agree, and as money is plentiful they shall have money at all times to employ in Commodities, or to deliver by Exchange, or to pay Debts withall, or to carry home in *Specie*, or for any other purpose at their pleasure: which is commodious for young Merchants having small stocks, as also for all

Example of the Revolution in Traffick.

General benefit by setting over of Bills of Debt.



men upon all occasions; for it is properly as money pay'd by assignation, whereby very great matters are compassed in the Trade of Merchandize, the Commodities are sooner vendid in all places, the Customes and Impositions of Princes and States do increase, the Poor and Mechanical people are set on work, men are better assured in their payments, the counterfeiting of bills and differences are prevented; the more Commodities there are sold, the less ready money is transported, and Life is infused into Traffick and Trade for the general good. And herein we see and may observe, That things which be indeed, and things which are not indeed, but taken to be indeed, may produce all one effect; and every man is enabled with his own means and Credit to augment Commerce.

Is not practised  
in England.

This laudable custom is not practised in *England*, because the Common-law is directly against such Course; for they say there can be no alienation from one man to another of Debts, *Choses en Action*, and such whereof no property can pass by assignment or alienation. But for all that, it might (with great facility) nevertheless be established, and would be very beneficial to the State and the Commonwealth in general.

There are other manners of Buying and Selling of Commodities by Contracts and upon Conditions and Casualties, which for brevity sake, and that we conceive them superfluous in this place, we shall omit at present, and referre the Practitioner to the said *Law-merchant*.

Of Factors &  
Servants, and  
Commissions  
given unto  
them.

But having at first promised to give you satisfaction concerning Commissions and Factorage, we shall hint here some things in that behalf, as of Factors and Servants, and Commissions given unto them, to the end you may govern your selves accordingly in the managing of your Accounts and Particular affairs.

Alteration of  
the case with  
Factors.

The difference between a Factor and a Servant consisteth chiefly in this, That a Factor is created by Merchants letters, and taketh Salary or provision of Factorage; but a Servant or an Apprentice is by his Master entertained, some receiving Wages yearly, and some others without Wages. A Factor is bound to answer the loss which hapneth by over-passing or exceeding his Commission; whereas a Servant is not, but may incur his Masters displeasure. For albeit that the Spanish Proverb is, *Qui en passa Comission, pierde provision*, That he that exceedeth his Commission shall lose his Factorage: the Case is altered long since by the Custom of Merchants, and now it is, *Subolca la paga*, his Purse doth pay for it. Factors therefore must be very carefull to follow the Commissions given them very orderly and punctually; and because Merchants are not able to prescribe every thing so exactly unto their Factors as is convenient, it behoveth them to make good Choice of the persons which they do imploy, for their welfare dependeth upon Traffick: otherwise the Factor groweth rich, and the Merchant poor, because his gain of Factorage is certain, howsoever the success of Merchants imployment doth prove. But having a good Factor, which word Good implieth all and more then an honest Factor, who may be honest, and nevertheless simple in his proceedings, and others also may be wise and not honest; this Good Factor therefore may be trusted, and all Commissions given unto him may be ample, with addition of these words, *Dispose, Doe and Deal therein as if it were your own*. And this being so found, the Factor is to be excused although it should turn to loss, because it is presumed he did it for the best, according to his discretion, which is and ought to be the truest Director, making a conscience to see their Masters lose, if they can prevent it; but being limited to the contrary, they can but grieve when their counsel and advise doth not take place, either in the selling of Commodities in time, foreseeing a greater loss, or buying some Commodities dear over-hastily, also in keeping a Commodity without purloining the same; sometimes upon a passionate humor; as a Merchant of *Amsterdam* did of late years to his Factor in *London*, for being a loser by some *Spanish Wines*, by writing in these words, *My will is, that upon the receipt of this my Letter, you go to the next Ironmonger and buy a Hammer, and run into the Celler, and strike out the Heads of all the Butts of Wine, and let it run into the Celler; for seeing the Devil hath eaten the Horse, let him have the Bridle too*. The Factor did herein use his discretion, and kept the Wines, which he afterwards sold to benefit; for he remembered that Losers have leave to speak.

Ample Com-  
missions with  
an addition.

A passionate  
Commission.

Difference by  
Law between a  
Factor and a  
Servant.

Factors do deal most commonly for divers men, and every man beareth the hazard of their actions. But if a Servant do deal for others by his Masters direction, and they break,



break, the Servant can be no loser, for he is taken to have no other Credit but his Masters: which is the cause that Intimations, Citations, Attachments, and other lawfull courses are executed against Servants, and take no place against Factors, unless they have procurations. Now let us set down such Observations as Factors ought to know.

*Observations concerning Factors.*

**I**F a Factor do sell at one time unto one man several parcels of Commodities or Goods belonging to divers mens Accounts, to be made jointly in one or more payments, without any distinction made by the Buyer for what parcels he payeth any sum in part of payment of the said Debt, weekly or monthly, as Shop-keepers doe, then is the Factor to make a proportionable distribution of the monies so received upon every mans Account, according to the Sum that every mans parcel sold did amount unto, until all be pay'd: and if any Loss doth happen, or that all be not pay'd, the said Loss is to be distributed upon every mans Account accordingly. Commodities bought & sold.

If a Factor doth sell afterwards more Goods to the said man, or any other who is already indebted for other Commodities formerly bought as aforesaid, be it for his own Account, or for other mens Accounts, and in the interim receive some more monies in part of payment, and account between them; then is the said Factor to distribute the said monies as before, until the said old and precedent Debt be first pay'd, unless there were cause of controversie for them, or that the payment were indorsed upon the Bill made for the latter Goods sold unto that man: for that Bill may be transferred or set over unto another man, and so is he not the receiver of that money, but the other man.

If a Factor sell Goods to another man payable at time for his own Account, and receiveth the money for the same at the time of payment, and in the mean time letteth other mens moneys remain in that mans hands unpaid, for Goods by him formerly sold, this Factor is to be answerable for that money unto those other men, although he should never recover one penny of it. For he cannot without fraud bear with the non-payment of other mens moneys after they be due, and procure the payment of his own money, to another mans loss and prejudice.

In like case, If a Factor do sell unto a man certain Goods of another mans Account, either by it self or among other parcels, and this Factor giveth not advice unto the Owner or Proprietary of the sale of the said Goods, but afterwards (having had more dealings with that man, in selling of Goods and receiving of Moneys) this man becometh insolvent; the Factor is to make good that Debt for the said Goods so sold, because he gave no advice to the Owner of the sale of the said Goods at convenient time, even as if he had sold those Goods unto a man contrary to the Commission given unto him; for the Salary of Factorage bindeth him thereunto.

If a Factor by order or Commission of a Merchant do buy any Commodities above the price limited unto him by the said Merchant, or that they be not of that sort, goodness or kind as he willed to buy; this Factor is to keep the same for his Account proper, and the Merchant may disclaim the buying of them. The like he may doe if the Factor having bought a Commodity according to his Commission, do ship the same for another place then he hath Commission to doe.

If a Factor do sell a Commodity under the price limited unto him, he is to make good the loss or difference of the price, unless he can give a sufficient reason for his so doing: wherein he is to consider the disposition of the Merchant for whom he deals, as is before noted.

If a Factor buy Commodities according to his Commission, and afterward the price of them riseth, and thereupon fraudulently he ladeth them for another place, contrary to his Commission, to take the benefit thereof, in this case the Merchant shall recover damages of the said Factor by the custom of Merchants, upon proof made thereof.

If a Factor by the advice of a Merchant do buy a Commodity for that Merchants account, with the said Merchants Money or by his Credit, and the Factor giveth no advice of it to the said Merchant, but doth sell the same Goods again for his own benefit and gain; the Merchant shall recover this benefit of the said Factor by the office of

Prior and Consuls, according to the custome of Merchants, and he shall be moreover amerced for his fraud.

Barter.

If a Factor do sell another mans Commodity to a man discredited, who cannot usually (as before) buy Commodities at the ordinary price, as other men, and it falleth out that this man breaketh, the Factor shall pay for the said Goods, as it shall be thought they were worth; unless he can prove that he was ignorant of the parties weak Estate and Credit, or that he sold him Goods of his own account also, which argueth plain-dealing, or that he had Commission of the other man to deal for him, as if it were for his own proper Goods, as hath been declared. And yet in this case he cannot Barter any of the said Commodities for other Commodities, but he must have expresse Commission and Order for it from the Merchant; neither can he transfer or set over any Bills Obligatory in nature before declared. For albeit this manner of Commissions given to Factors is very large, yet it containeth certain restrictions and limitations in every Merchants understanding.

Bills of Debts.

Customes.

If a Factor shall by a false entry in the Custom-house, either unawares or of purpose, conceal part of the Custom, without consent or privity of the Merchant, whereby the Goods become forfeited to the State; the said Factor shall bear the loss of them, and answer the Value thereof unto the Merchant, as they did cost, if it be for Goods to be transported; or as they might have been sold, if it be for Goods to be imported.

If a Factor or Merchant do colour the Goods of Merchant-strangers, in paying but English Customs (although he did bear the adventure of the Seas for the said Goods) he runneth into a Penure, and forfeiteth all his Goods unto the State, and his Body to perpetual imprisonment.

If a Factor by a letter of Advice, or by an invoice of Commodities which the Merchant sendeth, doth make a short entry into the Custome-house, the Goods not entered shall be lost, but the Factor cannot be charged with the same.

Prohibited Commodities.

If a Factor make return unto a Merchant for the provenue of his Commodities sold, in prohibited Goods which may not be transported, and have no Commission from the Merchant to doe the same, he shall bear the loss of those Goods, if they be seized upon for the State, or taken as forfeited. But if it be upon Commodities to be imported, the Factor is in no fault; howbeit he ought to give advice to the Merchant, what Commodities are forbidden to be imported or exported, according to the pleasure of the State which are absolute Governors in their Havens, Harbors, Ports or Creeks.

Monies.

If a Factor commit any unlawfull act by the direction of the Merchant, be it for the transportation of Gold or Silver into the parts beyond the Seas, or otherwise, and if it happen thereupon that the same be taken, the Merchant beareth the loss: and yet the Factor is subject to pay treble damages by the Law, if it be followed within the year; or may be fined for the same although it be many years after.

If a Factor do pay Money for a Merchant (without Commission) to another man, it is at his peril to answer for it: and if he deliver another mans money at interest, and take more then the toleration of the Statute (which is ten in the hundred by the year) whereby the said Statute against Usury taketh hold of him, and the money is lost; the said Factor is to be charged therewith, and to make good the money unto the Merchant.

Lost goods.

If a Factor having received other mens goods or moneys into his custody be robbed of the said goods and moneys, he is to bear the loss, and to make good the same unto the Merchant; but not in case where the unmercifull Elements of Fire and Water shall destroy the said goods or moneys, or where a Town is sacked or pillaged: which is always to be born by the Owner or Proprietary of the same.

Damnified Commodities.

If a Factor buy a Commodity which afterwards becometh damnified by some accident or casualty, whereby the Merchant (for whose account he bought the same) becometh a loser; that Factor is not to be charged with any part of the loss. But if the Commodities were damnified before, then he is to bear some part of the loss, although it hapned to be known afterwards. A Factor bought for a Merchant of *Amsterdam* one hundred Tuns of Allom, which came from *Civita Vecchia*, laden with some *Candia Oile*, whereof some part was spilled upon the said Allom; afterwards the same being mingled together, was sold and transported to *Amsterdam*, and there sold to the Dyers of *Harlem*,



lem, *Amsterdam* and *Rotterdam*, who using the same, found their Cloth stained in divers places; for where the Oile touched, there the colour could not take, so that they became great losers, as appeared by divers Testimonies. The Factor did thereupon demand reparation of Damages of him who had sold him the Allom, and the Merchant did the like of the Factor, for there was above 300 li. lost: whereupon the matter was much debated amongst Merchants both here and beyond the Seas, and they did deliver their Parecer or Opinions in writing; and it being found that the Factor had knowledge that some Oil was spilled upon the Allom, and he nevertheless bought the same, he was adjudged by the Sentence of Merchants to pay the one half of the said loss, and the other part was born between the Dyers and the said Merchant of *Amsterdam*; and he that sold the Allom was cleared and fully paid. So that in these cases the circumstances and accidents are to be considered. The Parecer of Merchants.

If a Factor do receive money for other mens Accounts, which afterwards are decried, or some loss doth happen by Exchanging the same, be it upon Copper moneys, or Light gold taken for Merchandizes sold; every man is to bear that loss proportionably according to his Sum, and the Factor is to sustain no damage thereby, unless it were for false Coin by him received, which he is bound to know. Loss by Money.

If a Factor be required by a Merchant's Letter of Credit to give Credit unto others, he must look very precisely to observe the same accordingly: which Letter of Credit is either ample, or restrained to certain Conditions and Limitations of time, place, persons, sums and many other circumstances. If it be ample, then is it dangerous for the giver of the said Letter of Credit, and may also procure a loss to fall upon the Factor; wherein consideration must be had both ways. Suppose A. B. of *London* writeth his letter to C. D. of *Antwerp* in these words; *If E. F. of Amsterdam, or any other of my Friends there, draw by Exchange upon you any Sums of money, it may please you to follow his and my Friends order: I will be your warrant for all, and have a care that all shall be accomplished orderly.* C. D. of *Antwerp* the Factor in this case doth accept from time to time many Bills of Exchanges, and payeth them accordingly, and taketh up the money (by the direction of E. F. of *Amsterdam*) for *Spain* and other places, and so continueth the same for a long time, by way of Rechange from one place to another, upon the said Credit of A. B. of *London*. At last this Factor C. D. becometh suspicious, because of this long continuance of money by Exchange and Rechange, and writeth unto the said A. B. of *London*, to know whether he is contented to continue his former Credit by him given to E. F. of *Amsterdam*: A. B. continueth the same, but with a limitation to a certain Sum, not knowing what Sum of money the said C. D. was engaged for the said E. F. of *Amsterdam*, for C. D. gave him no notice of it at that time: hereupon it falleth out that E. F. of *Amsterdam* becometh insolvent, and being much indebted to C. D. the Factor at *Antwerp*, this Factor requireth his satisfaction at the hands of A. B. of *London*, according to the former Letter of Credit. A. B. doth answer, That he had restrained and limited the said Credit to a certain Sum, which indeed did cut off all former matters, seeing C. D. gave him no notice of the moneys owing before, and A. B. was only to answer for the money which was taken up by the second Letter of Credit, according to the Sum limited; otherwise A. B. had been cleared of all. But if C. D. did continue these moneys by Exchange and Rechange upon the Credit of A. B. and the Factor (with whom he had correspondence) doth become absolved, and thereby C. D. the Factor is damaged, and payeth the moneys running by Exchange, or is bound to pay the same; this Factor is to be saved harmless by A. B. because he took up or caused to be taken up the said moneys originally; so that his Credit was the efficient cause of it, and the Factor is to be regarded herein in all reason. Letter of Credit.  
Exchange and Rechange.  
Limitation of Letters of Credit.  
The efficient cause alwaies to be regarded.

If a Factor do accept Bills of Exchange of a Merchant, with order to Rechange the same again upon him, or to take it up by Exchange for another place where he the said Factor shall find it to be for the most benefit of the Merchant; if this Factor take up the same according to his best skill and knowledge, although it be found contrary to the Merchants intention, the Factor is not to be charged, and the Merchant is to save him harmless for the Principal, with Exchange, Rechange, and all charges of Factorage.

If a Factor do make over money for another mans Account by Exchange unto another man or Merchant, before he hath notice that this Merchant is broken, and the Bills of Exchange are not due; this Factor hath Authority to countermand the payment of this money, although the party to whom this Bill of Exchange is directed had accepted the same. And if the said party should pay the same before it was due, he is to repay the same again to the said Factor, as having paid it to his own wrong, contrary to the custom of Merchants in Exchange.

Fraighting of  
Ships.

Bills of lading.

If a Factor do freight a Ship for some voiage to be made, going and coming, for a Merchants Account, and by his Commission and order, whereof a Charter-party of freightment is made by Indenture between him and the Master of the Ship; this Factor is liable for the performance thereof, and to pay the freight of all things accordingly. But if the Ship be only freighted outwards, and the Factor ladeth the same with some goods, then these goods are liable for the freight, and the Master can demand nothing of the Factor by the Charter-party, but must look to be paid by the party that receiveth the goods, according to the Bill of Lading, whereby it is conditioned that the freight shall be paid upon the receipt of the said goods. And so is it also if a Ship be freighted to go to divers places, as it were bound from one place to another, and to be free in the last place of his discharge: For the Master must still have an eye to be secured by goods, unless there were an expresse condition made in the Charter-party to the contrary, or that the Ship were freighted by the great for a certain sum of money to be paid by an agreement.

Protest for not  
lading.

If a Factor do freight a Ship for another man, or for his own Account, and when it comes to the place appointed to unlade, there are no goods to relade the same, or there wanteth money for the Lading thereof; if the Merchant do not stay out all his days of demourer agreed upon by the Charter-party of freightment, and make a protest against the party that he was consigned unto, to give him his Lading within that time, but cometh away before that time be expired, and although he maketh a protest for that he is not laden; yet the Factor is to pay him no freight at all, unless for the freight outwards it were conditioned by the Charter-party. But if the Master do stay out his time, then the Factor is to answer the freight, although the Master had laden his Ship with Salt for his own Account: for if the said Ship had been laden only with Salt by the Merchant, which it may be would not pay half the freight, yet the Factor or Merchant may at their pleasure abandon the same to the Master for his freight, and the Master can demand no more of the Factor by the Charter-party. But if the Master doth take in Salt, and lades his Ship by his own means before the days of demourer are expired, and that by some condition made with the Factor, he may claim freight, then the Factor is to have the benefit of the Salt in defalcation of the said freight.

Goods to be a-  
bandoned for  
the freight.

If a Factor do freight a Ship for a Merchant, and afterwards the said Ship is taken to serve the State for some few days, within the time agreed upon for the lading, and hereupon the Merchant disclaimeth the fraighting of the said Ship, albeit the Factor did proceed to lade the same; in this case the Factor shall not bear any loss, but what damage shall be adjudged to the Master, the Merchant is to save the Factor harmless of it.

If a Factor do hire a Ship by the moneth for another Merchant, or for his own Account, and ladeth the same being ready to depart; afterwards the State makes a general Embargo or restraint upon all Ships for a time; the Master cannot demand any freight of the Factor for and during the said time of arrest: and if the Ship be unladen again, and imploied in the States service, the Factor is free of all agreements or covenants with the Master.

Money given  
for fraighting.

If a Factor do receive a sum of money of the owner of a Ship, in consideration that he freighteth the said Ship for a voiage, promising to repay the said money at the return of the said voiage; if the said Factor hath freighted this Ship for another mans Account, this Merchant is to have the benefit of this money during the time; and if the Factor conceal the same, he is to repair the damage thereof, which is to be considered both for the interest, and adventure of the Seas, for the said owners bear the same: and it is supposed that the Merchant would have assured so much the less, or (by employing that money towards the lading of the Ship) he should disburse so much money less to make  
the



the said voyage: and it may be thought, that in regard of that money, the freight is made the greater, whereof the said owners of the Ship have had a Consideration by disbursing the same.

If a Factor be required to make Assurance for a Merchant upon a Ship or Goods laden for a certain voyage, and have moneys in his hands to pay for the *Premio* or the price of Assurance, (as hereafter shall be specified) and this Factor doth neglect the same, and giveth no notice of it to the Merchant, who might have made Assurance in another place, and the said Ship or Goods do perish at the Seas; this Factor is to answer the damage, unless he can give some sufficient reason for the non-performance of the said Order or Commission. Assurances.

If a Factor having made Assurance upon goods laden, which afterward are taken by the Enemy, maketh any composition with the Assurers for the same, without Order or Commission for it, he is to answer the whole Assurance to the Merchant. A Merchant caused a Ship to be freighted and laden with Commodities for *Constantinople* by a Factor of *London*, himself dwelling at *Antwerp*, and being a Subject to the King of *Spain* in the late wars, caused 2000 li. to be assured at *London* upon the said goods: the Ship and goods were taken by the Gallies of *Sicily* and brought to *Palermo*, where it was proved that the goods did appertain to the King of *Spain* his Subjects, but that there was 2000 li. assured at *London* by English Merchants, their Enemies in those days; pretending thereupon to take the said goods for forfeited, or so much of them as should amount to the sum so assured. Hereupon the Assurers having intimation from the Factor of it, desired to make some composition, to avoid that danger, whereby the goods also might be sooner cleared, and the possession obtained for the Owner and Proprietary thereof, which was the Merchant of *Antwerp*, wherein Expedition was required. The Factor in regard of the said Expedition, did not stay to receive an answer from the Merchant what he should doe, but maketh a composition with the Assurers for 60 li. for the 100 li. to be paid instantly. The goods were afterwards all recovered, whereof so much as had been assured was formerly relinquished unto the Assurers. So that the Factor did bear the adventure to lose 2000 li. for some 1200 li. which he had received, if the goods had not been recovered: and therefore the said Factor took to himself the benefit of this composition, by the advice of the experienced Merchants. Composition made without order.

If a Factor by error of Account doe wrong unto a Merchant, he is to amend and make good the same, not only for the Principal, but also with the Interest for the time. So on the contrary, if a Factor to his own wrong have forgotten to charge the Merchants Account with some parcel paid out for him, or made over by Exchange; the Merchant is to answer for it with Interest for the time. In these preceding observations are comprised all other Cases of differences which may happen between Factors and Merchants. Accounts.

Concerning the danger and adventure of Letters of Mart, or Contre-mart, *five jus Reprisaliarum*, or Letters of Marque, every one knoweth that men having these Commissions or Letters from their Superiors are very vigilant in all places to surprize Merchants Ships and Goods; for in this, one extremity doth enforce another extremity. When a man is oppressed with Robbery, Spoils and Violence on the Seas, by men (falsely professing friends) in such sort, that no Petition, Intercession or Travel, can procure a man right; but that the Subject of one State hath open denial of Justice, or Restitution of Goods cannot be had at the hands of a Subject of another State, nor of the Superiours themselves, who should suppress injuries and wrongs: then (because such unjust dealings do import just cause of Hostility and Warfare) may these Letters of Mart be procured, to the end men may have Restitution or Recompence of their losses, especially, because their Proceedings seem to denounce a War without any Proclamation; shewing unto other Nations the like distastful favours as they shew unto us, which are allowed to be done by Customes, Reasons, and also by Statute-Law in *Scotland*, and afterwards in *England*: the Assurers therefore cannot be favoured herein. Letters of Mart.

But as for the Price of Assurance or *Premio* (as the *Spaniards* call it) it is differing in all places, according to the situation of the place, and the times either of War or Peace, or danger of Pirates, men of War, or Rocks and unaccessible places, seasons of Premio.

the year and such like: and the said *Premio* or Assurance was never less then from London to

<i>Amsterdam</i>	} At 3 per Cent.	<i>Sevil</i>	} At 6 & 7 per Cent.
<i>Middelborough</i>		<i>Gibraltar</i>	
<i>Roan</i>		<i>Malaga</i>	
<i>Diepe</i>		<i>the Islands</i>	
<i>Edinburgh</i>			
<i>Hamborough</i>	.	<i>Legorn</i>	} At 8 & 9 per Cent.
		<i>Civita Vecchia</i>	
<i>Bordeaux</i>	} At 4 per Cent.	<i>Wardbuyse, Russia,</i>	at 9 per Cent.
<i>Roche</i>		<i>Venice,</i>	at 10 per Cent.
<i>Lubeck</i>		<i>Sancto Domingo,</i>	11 per Cent. and 12 per Cent.
<i>Denmark</i>		<i>The East-indies,</i>	at 15 per Cent. nay both for
<i>Copenhagen</i>		going and coming, hath been made at 20 in	the Hundred.
<i>Barbary</i>	} At 5 per Cent.	All other places accordingly.	
<i>Lizbon</i>			
<i>Biscay</i>			
<i>Ireland</i>			
<i>Dantzick</i>			
<i>Riga</i>			
<i>Revel</i>			
<i>Stockholm</i>			
<i>Sweden</i>			

### Of the Denomination, Division and Valuation of Monies of divers Countries, as well Imaginary as Real and Substantial, whereupon Exchanges are made by Bills.

#### In England.

England.

Concerning ordinary Golden Coins, they are the unite pieces of 22 shillings, the half of 11 shillings, and the Crowns or quarters of 5 shillings 6 pence, and the  $\frac{1}{2}$  2 s. 9 d. and the 5 pieces coined at 4 s. making 22 s. with the Rose and Thistle, the Laureat King *James*, of 22 Carrats fine of 20 s. and the half pieces with allowance. A Noble is 6 s. 8 d. or the third part of a pound sterling. Of Silver Coins, there is the Crown of 5 s. and the half-Crown of 2 s. 6 d. the Shilling of 12 pence, the 6 pence, the 4 pence or groat, the three-pence, two-pence, three-half-pence, the penny and half-penny of sterling Silver, and the farthing of Brass, Lead and Penter.

All Exchanges are made upon the Pound sterling of 20 s. containing in weight 4 ounces, and 12 pence to the Shilling, for *Germany*, the *Low-Countries*, and other places of Traffick: And for *France* upon the French-crown: For *Italy*, *Spain* and other places, upon the Ducat; or for the Dollar and Florin in some places, according to the custome of the place.

#### In Scotland.

Scotland.

Is the Cross-dagger piece of 11 shillings, and the half of it, and their Rider of 10 s. 6 d. and for their Silver Coin, the Mark piece valued at 13  $\frac{1}{2}$  d. in *England*, and the half of the same, as also six small pieces of above 2 pence for the said Mark.

Exchanges at *Edinburgh* are made upon the Mark piece of Silver, which is valued in *England*



*England* at  $13\frac{1}{2}$  pence, being otherwise  $13\frac{1}{2}$  penny, or 13 s. 4 d. *Scotch*: So one Mark and a half *Scotch* is 20 s. *Scotch*, and 20 pence sterling is one pound *Scotch*, which is 12 to one. The 18 pieces of 20 s. are by the said valuation 20 s. 3 d. and the taker up of the money at *London* payeth for 12 d. the said Mark of  $13\frac{1}{2}$  pence, or 2 or 3 moneths time in *Scotland*, as they can agree.

*In Ireland*

The 15 shillings sterling make 20 s. *Irish*, and the Silver harp of 9 pence sterling is there currant for 12 d. and the moiety thereof accordingly, and the abovesaid Gold *Ireland*. Coins are currant as in *England*, or in sterling reduced into their *Irish* moneys, one third part mote: So that the 20 s. piece Laureat King *James*, is there 4 Nobles, and all other divisions of it accordingly. So the *English* shilling is 16 d. *Irish*, and the parts of it accordingly. Whereupon Exchanges are made, with allowance of 6 d. or 8 d. upon every pound of 20 s. sterling payable at *London*.

*In the Netherlands*

As in *Flanders*, *Brabant*, *Holland* and most part of the *Low-Countries*, they keep their Accounts by 20 s. *Flemish*, every shilling 12 Deniers or pence, which they reckon also by Guilders and pound Tournois of 20 Stivers or 40 Groats *Flemish*, whereof 6 called *The Netherlands*. *Guilderne* or *Florins* make the pound *Flemish* of 20 s. or 10 of those Guilders make a pound Sterling currant money; 12 pence Sterling make 10 stivers or 20 groats *Flemish*. or 33 s. 4 stivers *Flemish* is the *Par* of 20 s. sterling.

*In Germany*

They make all their moneys by the account of *Batsen*, every *Batsen* of two *Albus* or four *Creutzers*, every *Creutzer* of 4 pence, Coining pieces of 2, 3, 6, and 12 *Creutzers*, and every penny is 2 *Hellers*. Besides those Coins they have *Bohemici*, *Grosfes*, *Lion* pieces, *Snubourgh*, *Blaphart*, *Shillings*, *Teston*, *Kopstuck*, *demi-teston* or half a *Kopstuck*. And then there is *Rixdoller*, *Golden doller*, and *florin* or *Rixguilder*: The ordinary Golden Coins are gold-Guilders, *Ducats* and *Rose-nobles*, &c.

a *Ducat* is 2 *Rixdollers*, which is about 9 shillings sterling.

a gold *Guilder* is 2 *Rixguilders*—or 6 shillings sterling.

a *Rixdoller* is 1 *Guilder* and a halfe—or 4 shil. 6 d. sterling.

a golden *Doller* is 4 *Testons*—or 4 shillings sterling.

a *Guilder* or *Floren* is 15 *Batsen*—or 3 shillings sterling.

a *Mark Lups* is 2 *Marks Snuds*—or 1 shil. 6 d. sterling.

a *Mark Snudens* is 8 shillings *Lups*—or 9 pence sterling.

a *Shilling Lups* is 3 white peny, or 12 d. or  $1\frac{1}{2}$  d. sterling.

a *Kopstuck* or *Teston* is 5 *Batsen*—or 1 shilling sterling.

a *Batsen* is ——— 4 *Creutzers*—or  $2\frac{2}{3}$  penny sterling.

a *Shilling*

a *Blaphart* } is 3 *Creutzers* the piece or  $1\frac{1}{4}$  penny sterling.

a *Bohemici* }

a *Creutzer* is 2 *Lion* pieces 4d. or  $\frac{2}{3}$  parts of a penny sterling.

90 *Creutzers* is a *Rixdoller*.

60 *Creutzers* is a *Florin*.

a *Penny* is 2 *Hellers*——— or  $\frac{2}{3}$  parts of a *Farthing*.

*This Reduction of sterling money is according to the currant valuation, and not according to the Par of every Coin in Specie.*

At *Augsburg* the Exchange is made upon the *Rixdoller* of 90 *Creutzers*, at 3 weeks or 14 days sight after the Bill presented.

At *Franckford* they reckon upon the *Guilder* of 60 *Creutzers*, and their Exchange is made upon the *Doller* of 90 *Creutzers*, payable in the two yearly *Faires* or *Marts*, the one the week before *Easter*, and the other in the beginning of *September*, to continue all the month.

At *Norimberg* the Exchange is made upon the said *Rixdoller* of 90 *Creutzers*, and many times upon the *Florin* of 60 *Creutzers*, which they also divide into 20 shillings,

and every shilling twelve pence, or three Creutzers, to keep their Accounts by.

At *Vienna* they reckon by Guilders or Florins of 8 s. at 30 d. to the shilling, and 2 Hellers to the penny, and Exchange is made thereupon.

At *Breslaw* and *Lipzick* they reckon by Marks of 32 Grosses, of 12 Hellers to the Grosse, and they Exchange by 30 Florins *Breslo's*, to have at *Vienna* 34 Florins, or at *Norimberg* 32 Florins.

At *Ulm* they reckon by pounds of 20 s. at 12 Hellers to the shilling, and their Exchange is made upon the Doller of 90 Creutzers.

At *Colen* by Dollers of 90 Creutzers for Accounts and Exchanges.

At *Embsden* they reckon by Guilders, and Exchange upon the Rixdoller; but from *London* hither and thither upon the pound sterling of 20 s.

At *Hamborough* they account by Marks of 16 s. Lubish, of 12 d. to the shilling. Exchanges for *London* upon 20 s. sterling, and for other places upon the Rixdoller.

In *Pomerania* they reckon by Marks of 16 s. Snudens, and the Exchange is upon the Rixdoller of 32 shillings of 2 Snudens.

In *Dantzick* they keep their account in *Polish* Guilders of 30 Grosses every Guilder, at 18 d. to a Grosse. They buy with the great Mark of 60 Grosses, or with the little Mark of 15 Grosses, also by scoc of 3 great Marks; and they Exchange upon the Florin *Polish*, or upon the Pound *Flemish*, payable at 14 days or a month.

*Lie:and.* At *Riga* they buy by Dollers or Florins *Polish* of 18 Farthings, whereof the 11 make 10 Dollers: but their Exchange is made upon the Rixdoller.

#### *In Bohemia*

*Bohemia.* Exchanges are made upon the Doller and twenty four Bohemicos.

#### *In Hungary*

*Hungaria.* They reckon by Guilders of 10 s. at 30 d. and by Florins of 20 s. and 12 d. to the shilling, and Exchanges are made upon their Ducats of 3 Florins.

#### *In Sweden*

*Sweden.* They reckon by Marks, whereof 8 make a Doller or 3 shillings *English*, and 2 Marks make a Clipping of 9 d. sterling.

#### *In Denmark*

*Denmark.* They reckon upon Marks of 16 s. Exchange upon the Doller.

#### *In Poland*

*Poland.* Their Accounts are made by Marks, and the Exchange upon the Doller, and also upon the Florin of two Marks.

#### *In Russia*

*Russia.* They have small Coin called *Dengen*, whereof 320 pieces weigh but a Mark of 8 ounces. They Exchange upon the Doller of *Germany*; but for *London* upon their *Reble*, which is double ducat, accounted to be a Mark sterling, or 13 s. 4. d.

#### *In Italy*

*Italy.* At *Rome* they keep their accounts by Ducats di Camera of 20 s. at 12 d. Their Exchange is also made upon the said Ducat di Camera, which for *Lyon* are made payable by Marks d'or, or of Gold so called, but are imaginary.

At *Milan* they keep their accounts by ducat Imperial, divided by 20 s. at 12 d. and Exchanges are also made upon the said ducat, accounting 80 s. to the ducat Imperial. But all their buyings are made by a ducat currant of 120 shillings.

At *Venice* they account by pound *Flemish* of 10 ducats, of 24 grosse, dividing it into 20 s. at 12 d. also by the ducat of 124 s. called *Ducato di Banco* or currant, and thereupon Exchanges are made.

At *Florence* they account by Crowns of 20 s. at 12 d. the shilling, or by a ducat called *Largo* or *Scripto* in Banco for Exchange, Florin is 24 *Quatrinii*.

At *Genua* all accounts and exchanges are made by Crowns of 60 s. divided by 20 s. and 12 pence the s.

At



At *Verona* and *Luca* Exchange is made upon the ducat of 93 s. and they make their accounts by 20 s. and 12 d. to the shilling.

At *Naples*, as also in *Calabria* and *Puglia*, they account by ducats, Taries and grains: the ducat is 10 Carlini, a Tari is 2 Carlini or 2 Royals, and Exchanges are made here-upon for the most places of *Italy*; but for *Lyon* they exchange by number, as 125 ducats for 100 crowns.

At *Ancona* Exchange is made on the ducat of 21 grosses, which is in *specie* 23 grosses, and is also 14 Carlini of 6 Bollidini for a Carline.

At *Bologna* they account by Piastra or pound of 20 Bolognesi: they Exchange upon the ducat of 4 Piastri.

At *Palermo* in *Sicily* the ducat is 13 Tari of two Carlini the Tari.

The 5 Royals of *Spain* are 6 Tari: they account by ounces of 30 Tari, to 20 grains every Tari, and every grain of 6 piccolie: and their Exchanges are made upon Florins of 6 Tari.

*In France,*

At *Lyon*, *Paris* and *Roan*, &c. all their accounts are kept in *French* Crowns of 60 *France*, Soulx, or 3 pound *Tournois*, and their Exchanges are made thereupon, unless it be for some places in *Italy*, where they exchange for Number, to have so many Ducats for so many Crowns of the sum, but not in *specie*, which is altogether imaginary; yet respecting Value or Par the said Crown of 60 Soulx or 3 pound *Tournois* is sterling 6 s.

*In Spain,*

At *Sevill*, *Madrid*, *Castile*, and other places, their accounts are kept by Malvedies, *Spain*. whereof 375 are esteemed to make a Ducat of Exchange of 11 Royals, every Royal is 34 Malvedies, and so maketh but 374. Others keep their account by the said Royal, and their Exchange is made upon this imaginary Ducat of 375 Malvedies, (or 5 s. 10 d. sterling) to be paid in Bank with 5 upon the 1000, which is the Salary of the Banker, or without the Bank to be paid without the same.

In *Arragon*, *Barcelona*, *Valentia*, *Saragosa* and *Catalonia*, the Royal of Plate is 23 Dinero's, and the Ducat is 12 Royals, whereupon they make their Exchanges: and their accounts are by 20 s. at 12 d. the Shilling, for every Ducat of 12 Royals or 6 s. 6 d. sterling as afore said: the Royal accounted at 6  $\frac{1}{2}$  d.

*In Portugal,*

At *Lizbon* they keep their accounts by Mill Reas, whereof 400 Reas make a Ducat, *Portugal*. alias *Crusado*. Mill Reas is 22 Royals of 10 Testons, every Teston is 100 Reas. There is also Testons of 4 Vintains, the Royal is 2 Vintains, and the Exchange is made upon the Ducat of 400 Reas, or 5 s. sterling.

*In Turkey.*

At *Aleppo*, *Tripoli* and *Constantinople*, by Sultanees of 120 Aspers, or Dollers of 80 *Turkey*. Aspers: every Asper is 10 Macharines.

*In Egypt,*

At *Alexandria* they account by Ducats. There is a ducat *de Pargo* making 3 ducats of *Egypt*. *Venice*, also *Italian* ducats of 35 Maids, and the *Venice* ducat is better and maketh 40 Maids.

*In Barbary*

The accounts are kept and commodities are sold by a ducat of 10 ounces to the ducat, *Barbary*. and 8 eighths to the ounce, valued at 12 d. sterling.

## Instructions for a Merchant.

A Table of the  
Names, Weight  
and Valuation  
of Gold Coins.

A Table of the Names, Weight and Valuation of the most usual Gold-coins in Christendom.

	weigheth	pence grains. shil. pence.		weigheth	pence grains. shil. pence.
Great Sovereign	weigheth 10	valued at 33s.	Sover K. H.	4.	11.
Double Sover. K. H.	8. 1.	22.	Edward Sover.	3. 15 d.	11.
Double Sover. Q. E.	7. 7.	22.	Elizabeth Sover.	3. 15 d.	11.
Royall	4. 23.	16. 6.	Elizabeth Crown.	1. 9.	5. 6.
Half Royall	2. 1 d.	8. 3.	Halfe Crown.	16 d.	2. 9.
Old Noble	4. 6.	14. 8.	Unit.	6. 12.	22.
Halfe Noble	2. 3.	7. 4.	Double Crown	3. 6.	11.
Angel	3. 8.	11.	Britain Crown	1. 1.	5. 6.
Halfe Angel	1. 16.	5. 6.	Thistle Crown.	1. 7.	4. 4. ob. q.
Salute	2. 5.	6. 11. ob.	Halfe Crown	9 d.	2. 9.
Two parts of Salute	1. 11.	4. 7.	Cross Dagger	3. 6 d.	11.
George Noble	3.	9. 9. ob.	Halfe Cross Dagger	1. 15.	5. 6.
Halfe George Noble	1. 12.	4. 11. q.	Rose Royal.	10. 21.	33.
First Crown K. H.	2. 9.	6. 11. ob.	Spur Royal.	4. 10 d.	16.
Base Crown K. H.	2.	5. 6.	The Angel	2. 23 d.	11.
Sover K. H. best	3. 14.	11. 8. ob. q.	Halfe Angel	1. 11 d.	5. 6.

## The Ancient Names, Weight and Value of forain Gold-coins.

	weigheth	d. grai. shill. d.		weigheth	d. grai. shill. d.
Unicorn of Scot.	2. 10.	6. ---	Golden Lion	2. 16.	7. 8.
Scotish Crown	2. 5.	6. ---	$\frac{1}{2}$ parts of Golden Lion	0. 21.	2. 5.
French Noble	4. 16.	13. 4.	$\frac{2}{3}$ parts of Golden Lion	1. 19.	4. 11.
all sorts of Fren. Crow.	2. 5.	6. ---	Dauids Guilder	2. 2.	4. 0.
Flanders Riders	2. 6.	6. 6.	Horn Guilder	1. 12.	4. 11.
Gilders Riders	2. 2.	3. 6.	Old under Guilder	2. 3.	4. 10.
Philips Royal	3. 10.	10. ---	Crusa. long Cross	2. 6.	6. ---
Philips Crown	2. 5.	5. ---	Crusa. short Cross	2. 6.	6. 2.
Collen Gilden	2. 2.	4. 8.	Milreys.	4. 20.	13. 4.
New And. Gilden	2. 2.	5. ---	Halfe Milreys	2. 10.	6. 8.
Flanders Noble	4. 10.	12. ---	Portague 1 ounce	2. 16.	68. ---
Halfe Fland. Noble	2. 6.	5. ---	Golden Castile	2. 23.	8. 10.
Flanders Angel best	3. 6.	9. ---	Ducats of Aragon	2. 6.	6. 6.
Flanders Royallorke	3. 10.	10. ---	Hungary Ducat	2. 7.	6. 4.
Carolus Gilden	1. 12.	3. 6.	Double Pistole	4. 9.	11. 8.
Flanders Royall	2. 6.	5. ---	Single Pistole	2. 4 d.	5. 10.
Saron Gilden	2. 2.	4. 8.	Ducat of Florence	2. 5.	6. 4.
Flanders Crown	2. 5.	6. ---	Double Ducat	4. 11.	13. ---
Philips Gilden	2. 3.	4. 2.	Single Ducat	2. 6.	6. 6.
Halfe Philips Gilden	1. 1.	2. 1.	Double Ducat of Rome	4. 13.	12. 8.

The price of  
Gold.

## The Prices of Gold which the bringers in of Forreign Gold shall receive at the Mint.

- For an ounce of French Crowns being twenty two Karacts fine—li. 3. 6 s.  
 For every ounce of Spanish Pistolets 21 Karacts  $3\frac{1}{2}$  grains fine—li. 3. 6 s.  
 For Ducats of Spain 21 Karacts, 1 Grain fine at least the ounce—li. 3. 8. 8 d.  
 For Milreas Crusado long Cross, Crusado short Cross the ounce li. 3. 6. 2 d.  
 For Hungary Ducats being 23 Kar. 1 grain fine at least the ounce li. 3. 9. 2 d.  
 For the Checken of Venice, 23 Kar. 2 grains fine at least per ounce li. 3. 10 s.  
 For Barbary Gold being 23 Kar. & di Grain fine at least the ounce li. 3. 9 s.  
 For Sultains being 23 Karacts, 1 Grain fine at least—li. 3. 8. 8 d.  
 For all other Gold being 22 Karacts fine the ounce—li. 3. 6 s.

And being finer, a greater price according to that rate, and being courser a less, so that the bringer in supplie the less fine with the more fine, in such sort that in the total it maketh good the same rate of 22 Karacts fine.

The price of  
Silver.

## The price of Silver, which the bringers in of Forreign Silver shall receive at the Mint.

- For the ounce of Spanish Silver money of Seville—5 s.  
 For the ounce of Mexico money—4 s. 10 d.  
 For ingots of Silver, being 11 ounces 2 d. weight fine according to the Standard of England the ounce—5 s.

And for other Silver of more fineness, a better price according to that rate, and for courser a less: so that the bringer in supply the less fine with the more fine, in such sort that in the total it makes good the said rate of 11 ounces 2 d. weight fine, according to the Standard of England.

Thus



*Thus much of Money. Now for the Distinction and Calculation of*  
Weights.

Of Weight.

After a Statute made Anno 11. H. 7. there ought to be but one sort of Weight : as 24 barley-corns dry and taken out of the midst of the Ear do make a penny weight, 20 of those penny weights make an ounce, and 12 ounces a pound of Troy weight, by which is weighed Bread, Gold, Silver, Pearls, Silk and such like. But commonly there is used another weight called Haberdupoise ; in which 16 ounces make a pound. And besides these two sorts of weights there is a third, which is called a hundred, halfe a hundred, a quarter, and a halfe quarter, &c. the hundred being 112 pound Haberdupois weight, so that one pound of this makes 17 ounces and  $\frac{2}{3}$  parts of an ounce.

A Rove is 25 pound Haberdupois.

A Tod of Wooll is 28 pound Haberdupois weight.

A Stone is halfe a Tod: 26 Stone is limited by the Statute to be a Sack of Wooll.

A Clove containeth 8 pounds, 32 of which Cloves make a Wey, or 256 pounds, that is 12 score and 16 pounds of Suffolk Cheese, and a barril of Suffolk Butter ; but the Wey and Barril of Essex Cheese and Butter containeth sixscore and sixteen pounds Haberdupois weight.

A Tun of Allom containeth 20 hundred weight.

A Fodder of Lead containeth 19 $\frac{1}{2}$  Centos or hundred weight.

a Rove.  
a Tod.  
a Stone.  
a Clove.  
a Wey.

a Tun.  
a Fodder.

*The least Weights which the Apothecaries use in their Physical Composition and mixture of medicine is a Grain.*

20 whereof make a Scruple, thus charactered  $\mathfrak{z}$ .

3 Scruples make a Drachme, thus charactered  $\mathfrak{z}$ .

8 Drachmes make an Ounce, thus charactered  $\mathfrak{z}$ .

16 Ounces make a pound, thus charactered lb.

a Grain.  
a Scruple.  
a Drachme.  
an Ounce.  
a Pound.

Now of weights are made other Measures both for Grain and Liquor : For a pound in Troy weight maketh a pint in Measure, so that 8 pound or 8 pints do make a Gallon ; halfe a Gallon is named a Pottle, and halfe a Pottle is called a Quart, which containeth two Pints. Besides and above a Gallon is the next measure a Firkin ; then the Tertian, a Kilderkin or halfe a Barrel, and a Barrel. And by these Measures are sold commonly Ale, Beer, Wine and Oile, Butter and Sope, Herrings and Eeles.

Of Liquid Measures.  
a Pint.  
a Gallon.  
a Pottle.  
a Quart.  
a Firkin.  
a Kilderkin.  
a Barrel.

*But as these be unlike things, so the Measures of their Vessels do differ, for the Measures of them all are as followeth.*

Of Ale, Sope and Herrings, the Firkin containeth 8 Gallons, the Kilderkin once as much as the Firkin, and the Barrel once as much as the Kilderkin, which is 32 Gallons.

Of Beer, the Firkin containeth 9 Gallons, and so the Kilderkin and Barrel accordingly, which is 18 and 36 Gallons.

Moreover the Statutes do limit the weight of every of those three Vessels being empty, for Sope to be 26 pounds for a Barrel, 13 pounds for a half Barrel, and 6 $\frac{1}{2}$  pounds for a Firkin.

Herrings are sold by the Tale, 120 to the hundred, ten thousand to the Last, which is twelve Barrels. Cattel and Nailes by 6 score to the hundred.

a Tale.  
a Last.  
a Hundred.  
a Butt.

Salmon and Eels have a greater measure, the Butt holdeth 84 Gallons, the Barrel containeth 42 Gallons, the halfe Barrel and Firkin accordingly, 21 and 10 $\frac{1}{2}$  Gallons.

Now as for Wine and Oile Vessels, they are seldom smaller then Hogsheads, which are of 63 Gallons : Every Hogshead is two Barrels, the Barrel accounted for 31 $\frac{1}{2}$  Gallons ; the Tertian holdeth 84 Gallons, the Runlet 18 $\frac{1}{2}$  Gallons, the Pipe 126 Gallons, and the Tun 252 Gallons : a Butt is about the half of a Tun, &c.

a Hogshead.  
a Barrel.  
a Tertian.  
a Runlet.  
a Pipe.  
a Tun.  
a Butt.

## Instructions for a Merchant.

A Table of Weights, shewing what a hundred at *Antwerp* produceth in other places,  
and the second Column what 112 English lb.

A			F			Parma		
<i>Antwerp</i>	100	107 $\frac{3}{4}$	<i>Franckford</i>	92	99	<i>Pisa</i>	148	133 $\frac{1}{2}$
<i>Amsterdam</i>	95	102 $\frac{1}{4}$	<i>Ferrara</i>	141	151 $\frac{3}{4}$	<i>Palermo in Sicilia</i>	155	167
<i>Augsburg</i>	98	105 $\frac{1}{2}$	<i>Florence</i>	143	154	<i>Plasenza</i>	144	155
<i>Apulia</i>	147	158 $\frac{1}{4}$	G			<i>Pathos</i>	81	87 $\frac{1}{2}$
<i>Ancona</i>	147	158 $\frac{1}{4}$	<i>Gant</i>	103	110 $\frac{3}{4}$	R		
<i>Aquila</i>	143	154	<i>Gratz in Stiria</i>	63	67 $\frac{3}{4}$	<i>Regensburg</i>	91	98
<i>Avignon</i>	115	123 $\frac{3}{4}$	<i>Gran</i>	192	206 $\frac{3}{4}$	<i>Reinsichtenbergh</i>	112	120 $\frac{1}{2}$
B			<i>Geneva</i>	92	99	<i>Revel</i>	97	104 $\frac{1}{2}$
<i>Bruges</i>	103	110 $\frac{3}{4}$	<i>Genua</i>	148	159 $\frac{1}{4}$	<i>Riga in Livonia</i>	111	119 $\frac{1}{2}$
<i>Bremen</i>	96	103 $\frac{3}{4}$	H			<i>Roan</i>	92	99
<i>Breslaw</i>	118	127	<i>Haerlem</i>	95	102 $\frac{1}{4}$	<i>Rochel</i>	92	99
<i>Basil</i>	94	101	<i>Hamborough</i>	96 $\frac{1}{2}$	104	<i>Rhegio</i>	141	151 $\frac{3}{4}$
<i>Bern</i>	94	101	<i>Hungary</i>	95	102 $\frac{1}{4}$	<i>Rome</i>	131	141
<i>Bothen in Tirol</i>	123	132 $\frac{1}{4}$	I			<i>Recanate</i>	144	155
<i>Busin</i>	101	108 $\frac{3}{4}$	<i>Inperusia</i>	141	151 $\frac{3}{4}$	<i>Ravenna</i>	144	155
<i>Barcelone</i>	112	120 $\frac{1}{2}$	K			<i>Ragusa in Sclavo</i>	76	81 $\frac{3}{4}$
<i>Berry in France</i>	95	102 $\frac{1}{4}$	<i>Koningsberg</i>	125	134 $\frac{1}{4}$	S		
<i>Bordeaux</i>	93	100	L			<i>Staden</i>	96	103 $\frac{1}{2}$
<i>Bayone</i>	115	123 $\frac{3}{4}$	<i>Liege</i>	100	107 $\frac{1}{2}$	<i>Strasburg</i>	95	102 $\frac{1}{2}$
<i>Bisancon in Burgn.</i>	95	102 $\frac{1}{4}$	<i>Lubeck</i>	98	105 $\frac{1}{2}$	<i>Salzburg</i>	143	154
<i>Bressa</i>	145	156	<i>Leipzig</i>	100	107 $\frac{1}{2}$	<i>Sweden</i>	97	104 $\frac{1}{4}$
<i>Bologne</i>	130	140	<i>Lintz</i>	83	89 $\frac{1}{4}$	<i>Scotland</i>	88	94 $\frac{1}{4}$
C			<i>Lublin</i>	112	120 $\frac{1}{2}$	<i>Sevil</i>	102	109 $\frac{3}{4}$
<i>Colen</i>	100	107 $\frac{1}{2}$	<i>London</i>	104	112	<i>Siena</i>	145	156
<i>Costnitz</i>	100	107 $\frac{1}{2}$	<i>Lisbon</i>	102	109 $\frac{3}{4}$	<i>Salonick</i>	177	190 $\frac{1}{2}$
<i>Cracow in Poland</i>	118	127	<i>Lion</i>	110	118 $\frac{1}{4}$	<i>Sentery</i>	90	106 $\frac{1}{2}$
<i>Canaries</i>	102	109 $\frac{3}{4}$	<i>Luca</i>	130	140	<i>Spaluta</i>	60	64 $\frac{1}{2}$
<i>Cadix in Spain</i>	102	109 $\frac{3}{4}$	M			<i>Salara</i>	75	80
<i>Carthage</i>	102	109 $\frac{3}{4}$	<i>Madera</i>	103	110 $\frac{3}{4}$	T		
<i>Castilia</i>	101	108 $\frac{1}{4}$	<i>Majorca</i>	112	120 $\frac{1}{2}$	<i>Ternate</i>	102	109 $\frac{3}{4}$
<i>Calis in France</i>	92	99	<i>Montpelier</i>	115	123 $\frac{3}{4}$	<i>Tolose in Aragon</i>	149	160 $\frac{1}{2}$
<i>Como</i>	145	156	<i>Marseilles</i>	117	128	<i>Tornipe</i>	151	162 $\frac{1}{2}$
<i>Civita Vecchia</i>	97	104 $\frac{1}{4}$	<i>Millane</i>	145	156	<i>Toufa</i>	115	123 $\frac{3}{4}$
<i>Calabria</i>	160	172 $\frac{1}{4}$	<i>Mantua</i>	144	155	<i>Turin</i>	148	159 $\frac{1}{4}$
<i>Cremona</i>	147	158 $\frac{1}{4}$	<i>Mexo pontho</i>	121	130 $\frac{1}{4}$	V		
<i>Candia</i>	109	117 $\frac{1}{4}$	N			<i>Ulm</i>	100	107 $\frac{1}{2}$
<i>Corfu</i>	118	127	<i>Nurenberg</i>	92	99	<i>Valentia</i>	148	159 $\frac{1}{4}$
<i>Cartago</i>	118	127	<i>Narbona</i>	115	123 $\frac{3}{4}$	<i>Verona</i>	141	151 $\frac{3}{4}$
D			<i>Napoli</i>	147	158 $\frac{1}{4}$	<i>Vincenza</i>	139 $\frac{1}{2}$	150 $\frac{1}{4}$
<i>Dantzick</i>	120	129	<i>Naples in Romania</i>	81	87 $\frac{1}{4}$	<i>Venice piso piccolo</i>	156	168
<i>Denmarke</i>	93	100	P			<i>Venice alla grossa</i>	98	105 $\frac{1}{2}$
<i>Diepe</i>	90 $\frac{1}{2}$	97 $\frac{1}{4}$	<i>Passaw</i>	99	106 $\frac{1}{2}$	<i>Volena</i>	63	67 $\frac{3}{4}$
E			<i>Prague in Bohemia</i>	88	94 $\frac{3}{4}$	<i>Vahona</i>	118	127
<i>Emden</i>	96	103 $\frac{1}{4}$	<i>Posen</i>	116	125	<i>Vienna</i>	83	89 $\frac{1}{4}$
<i>Elbing</i>	120	129	<i>Paris</i>	95	102 $\frac{1}{4}$	W		
			<i>Perpignan</i>	115	123 $\frac{3}{4}$	<i>Wittenbergh</i>	101	108 $\frac{1}{4}$

The Difference of the Ship Pounds.

A Ship Pound in <i>Swethland</i> of li. 400 is at <i>Antwerp</i> 333				li. and at <i>London</i> li. 429 $\frac{3}{4}$			
<i>At Riga in Liefliad</i>	400	lb.	258		li.	375	
<i>Dantzick</i>	300	lb.	250		li.	260 $\frac{1}{2}$	
<i>Lubeck</i>	280	lb.	285		li.	297 $\frac{1}{4}$	
<i>Hamborough</i>	280	lb.	290		li.	301 $\frac{1}{2}$	
<i>Amsterdam</i>	300	lb.	316		li.	328 $\frac{1}{2}$	

And



And as of Weights there did spring the liquid measures, so of the same springeth dry measures, as Pecks, Bushels, Quarters and such like, whereby are measured Corn and all sorts of Grain, also Salt, Lime, Coals, &c. and this is the order and quantity of them. Two Gallons is the measure of a Peck, four Pecks make a Bushel, eight Bushels make a Quarter, and six quarters make a Wey. A Strike is half a Bushel, and a Cornock is half a Quarter.

a Peck.  
a Bushel.  
a Quarter.  
a Wey.  
a Strike.  
a Cornock.

But there remaineth yet another kind of Measures whereby men mete Length, Breadth and Thickness, viz.

Of Measure.  
an Inch.  
a Foot.  
a Yard.  
an Ell.  
a Perch.  
a Rod.  
a Farthendele.  
an Acre.  
a Furlong.  
an Eng. mile.  
an Italian mile.

3 grains of Barley in length make an inch, 12 inches make a foot, 3 foot make a yard, a yard and a quarter or 45 inches make an ell, 5 yards and a half make a perch, a perch in breadth and 40 in length maketh a Rodde of Land, which some call a Rood, some a Yard-land, some a Farthendele; 4 Farthendele make an Acre of ground.

40 Rods in length do make a Furlong, 8 furlongs make an English mile, which containeth 320 Perches, so that an English mile grounded upon the Statute, is in length 1760 yards, 5280 foot, or 63360 inches; somewhat greater then the Italian mile of 1000 paces, and 5 foot to a pace.

By the Ell is usually meted Linnen cloth, as Canvas, Holland, &c. and by the yard Silk and Wollen-cloth, &c.

A Table of Measure shewing what a hundred Ells, or 125 Yards at London produceth in divers other places, according to the Calculation of Mr. Ro. Hartwell Philo-mathematician.

At Antwerp	166 $\frac{2}{3}$		Lizbon	100	
Noremberg	174 $\frac{1}{2}$		Sevil	135	
Frankford	208 $\frac{1}{2}$		Castile	135	
Leipzig	208 $\frac{1}{2}$		Madera Isles	103 $\frac{1}{3}$	
Breslaw	208 $\frac{1}{2}$		Venice	180	
Danzick	305		St. Lucar	200	
Vienna	145		Florence	204 $\frac{1}{6}$	
Lion	101 $\frac{1}{4}$		Millan	230	
Paris	95		Rome	150	
Roan	86 $\frac{2}{3}$		Genua	480 $\frac{5}{6}$	

Ells.

Aulves.

Varres.

Braces.

Canes.

Palms.

A Table of Measures.

BUT more of these things the desirous and Candid Reader may expect (God willing) at the second Edition of this Book. In the mean time if any Gentleman or Merchant desireth further instructions concerning the premisses, or should have occasion of the Author not only in Keeping of their Books of Accounts or in Teaching of Arithmetick, but also in Writing and Translating of English, French, High and Low Dutch, he may please to enquire for him as is directed aforesaid, at the latter end of the introduction to the second part of this Book. Vale.

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V.

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W.

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FINIS.